

# Marketing, Outreach & Enrollment Assistance Advisory Group



# Welcome

# HOUSEKEEPING

- Call to order – Roll Call
- Please remember to send biographies
  - Bios not received by 3/11 will be published blank
- All lines will be muted during the meeting
- There is time for comment at the end of every agenda item
  - We will take comments from the member attending in person first
  - Next we will take comments from members on the phone
  - Then we will take comments from the public attending in person
  - Finally comments from the public on the phone
- Webinar participants: to make a comment “raise your hand.” You will be called on and unmuted
- Technical assistance can be addressed through the chat feature

# AGENDA

- I. Call to Order and Agenda Overview
- II. Covered California Updates
  - A. Open Enrollment 6 Recap
  - B. Legislative
  - C. Communications
  - D. Outreach & Sales
  - E. Marketing
- III. Break
- IV. MOEA Advisory Members' Feedback Discussion Forum
  - A. OE6 Outcomes and Lessons Learned
  - B. Increasing Awareness of Financial Assistance
  - C. Improving Retention in a “No Penalty” Environment
- V. Closing

# Covered California Updates

## **Kathy Keeshen**



# OPEN ENROLLMENT 6 RECAP

# COVERED CALIFORNIA OPEN ENROLLMENT 2019

TABLE 1

*Preliminary Analysis of Covered California 2019 Plan Selections*

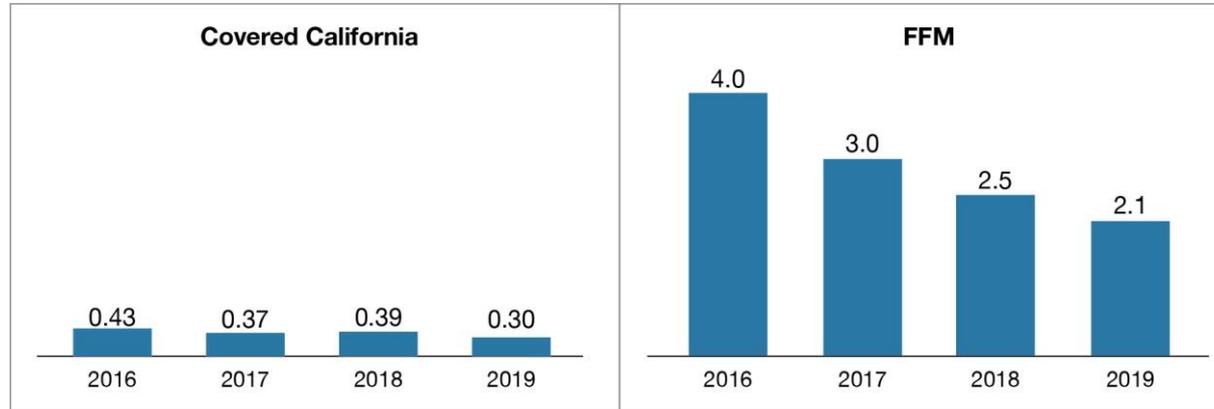
| Category     | 2018      | 2019      | Change  |
|--------------|-----------|-----------|---------|
| New sign-ups | 388,344   | 295,980   | - 23.8% |
| Renewals     | 1,133,180 | 1,217,903 | + 7.5%  |
| Total        | 1,521,524 | 1,513,883 | - 0.5%  |

Covered California 2019 Open Enrollment Early Analysis  
[https://hbex.coveredca.com/data-research/library/CoveredCA\\_2019\\_Open\\_Enrollment\\_Early\\_Analysis.pdf](https://hbex.coveredca.com/data-research/library/CoveredCA_2019_Open_Enrollment_Early_Analysis.pdf)

# WHILE COVERED CALIFORNIA'S TOTAL ENROLLMENT HELD STEADY, THE DROP IN NEW ENROLLEES IS A CONCERN AT THE STATE AND FEDERAL LEVEL

Covered California's drop in new enrollees of 24 percent surpassed the 16 percent decline in the 39 states represented by the federal marketplace. The decline in those states was on top of a 39 percent decrease in new enrollees between 2016 and 2018, while California has maintained more new enrollees each year and a 200 percent healthier risk mix.

Comparing New Enrollment, Covered California and FFM, 2016-19, in millions



Covered California 2019 Open Enrollment Early Analysis  
[https://hbex.coveredca.com/data-research/library/CoveredCA\\_2019\\_Open\\_Enrollment\\_Early\\_Analysis.pdf](https://hbex.coveredca.com/data-research/library/CoveredCA_2019_Open_Enrollment_Early_Analysis.pdf)

# 2019 OPEN ENROLLMENT EARLY OBSERVATIONS AND ANALYSIS

- **Impact of Penalty Removal:** Fewer enrollments in Bronze plans and unsubsidized plans.
- **Impact of Outside Factors:** Substantial impact among populations where English is not the preferred spoken language:
  - Mandarin speakers: 28% drop
  - Spanish speakers: 29 % drop
  - Korean speakers: 46% drop



## Covered California 2019 Open Enrollment Early Observations and Analysis

### Introduction

Since the launch of the Patient Protection and Affordable Care Act in 2014, states served by the federally facilitated marketplace (FFM), as well as states like California that operate state-based marketplaces (SBMs), have regularly relied on plan selection and enrollment data as an important early indicator for measuring the overall health of the individual market and the relative success of each year's open-enrollment period.

In recent years, those comparisons have been made more difficult by federal decisions to reduce enrollment periods, cut back on marketing and outreach and unnecessarily affect premiums — such as by removing direct funding of the cost-sharing reduction program. The open-enrollment period for the 2019 coverage year is no exception, in that it marked the first time the marketplaces sought to enroll eligible Americans following the federal removal of the individual mandate penalty.

California closed its three-month open-enrollment period for 2019 on Jan. 15, while states

### Highlights

- Covered California's total number of plan selections at the end of open enrollment for 2019 is virtually identical to 2018, reflecting both new enrollment and renewals.
- The number of consumers who had their coverage renewed for 2019 increased by 7.5 percent, primarily because Covered California had strong enrollment for the 2018 plan year, which resulted in more consumers who were eligible to renew their coverage for this year.
- New enrollment dropped about 23.8 percent, which appears to be largely the result of the federal removal of the individual mandate penalty. This drop in enrollment underscores the importance of the penalty and that even robust marketing cannot offset the negative impact of its removal.
- Covered California's drop in new enrollment is higher than the average 15.8 percent drop experienced by the 39 states served by the federally facilitated marketplace (FFM) this year. The difference is likely explained by the fact that the FFM states have already seen sharp decreases in new enrollment in each of the past four years, putting their 2019 decrease on top of an already greatly diminished pool since many healthy consumers have already opted out of coverage. California has maintained strong new enrollment in each of the prior four years, leaving it more susceptible to drops in new enrollment due to the loss of the penalty and other factors.
- Early analysis also indicates that the level of new enrollment for consumers seeking unsubsidized and Bronze plans experienced larger drops, indicating that affordability remains a key obstacle for many.
- The analysis also found that the reduced level of new enrollment for 2019 did not vary significantly for most other demographics, including age and income level for those receiving subsidies. However, consumers who preferred to speak a language other than English experienced a larger drop for 2019 than other groups did.

This analysis was prepared by Covered California for its ongoing planning and to inform policy making in California and nationally.

COVERED CALIFORNIA | January 30, 2019

# LEGISLATIVE UPDATE

# GOVERNOR NEWSOM'S BUDGET PROPOSAL

- On January 10, 2019, Governor Newsom released his 2019-2020 Budget Proposal. Healthcare related provisions are as follows:
  - **State Subsidies and Individual Mandate-** The Budget proposes to increase subsidies for those with income between 250 and 400% Federal Poverty Level and expand subsidies to those with income between 400 and 600% Federal Poverty Level. These are expected to be funded by establishing a State individual mandate.
  - **Medi-Cal Expansion for Young Adults Ages 18 to 25 Regardless of Immigration Status.**
  - **Prescription Drug Cost Containment-** The Budget proposes to use the State's purchasing power to achieve a single-payer system for prescription drugs.

# GOVERNOR NEWSOM'S BROADER HEALTH CARE AGENDA

In addition to the Governor's budget proposal, Governor Newsom issued two Executive Orders and letter calling for federal legislative changes to empower state innovation and build on the foundation of the Affordable Care Act.

- **Executive Order- Single-Purchaser System for Prescription Drugs:** Aims to address rising prices of prescription drugs by strengthening state's bargaining power.
- **Executive Order: California Surgeon General:** California Surgeon General to address the root causes of California health challenges and inequities.
- **Letter to the White House and Congressional leaders proposing for federal action to:**
  - Allow states to transform health care in their states through new state Transformational Cost and Coverage Waivers
  - Build on the success of the Affordable Care Act by reinstating the federal individual mandate penalty, improving affordability through enhanced federal financial assistance, and implementing a permanent federal reinsurance program.
  - Avoid erosion of progress through policies such as promotion of short-term, limited duration insurance.

# RECENT STATE LEGISLATIVE ACTIONS

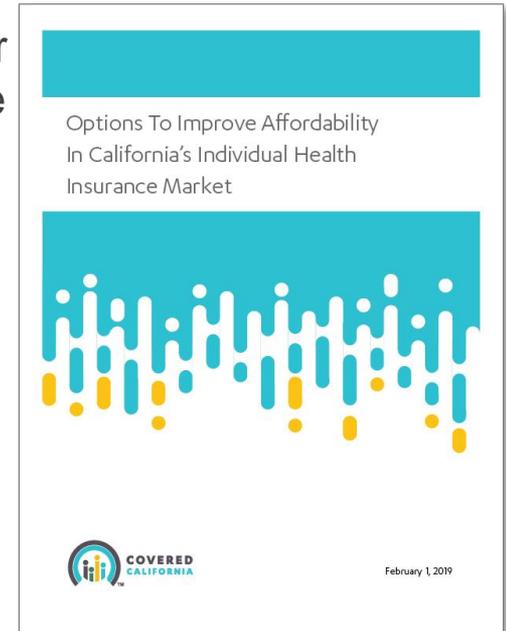
Members of the California Legislature have introduced legislation aimed at expanding coverage and making it more affordable.

- **AB 4 (Arambula) and SB 29 (Lara/Durazo)** expand Medi-Cal coverage to all low-income adults regardless of immigration status.
- **AB 174 (Wood)** authorizes a personal income tax credit for qualified individual, as certified by Covered California, with incomes between 400 and 600 percent of the federal poverty level to help limit the percentage of income spent on health coverage.
- **SB 65 (Pan)** requires Covered California to administer financial assistance to help low-and middle-income Californians access affordable health care coverage by capping consumer premium contributions, and reducing copays and deductibles for lower income consumers.

# AB 1810 AFFORDABILITY OPTIONS

# OPTIONS TO IMPROVE AFFORDABILITY IN CALIFORNIA'S INDIVIDUAL HEALTH INSURANCE MARKET

- Developed pursuant to AB 1810 (Committee on Budget, Chapter 34, Statutes of 2018), to develop and present options to improve affordability for low- and middle-income Californians to the Governor, Legislature, and Council on Health Care Delivery Systems.
- Five-month engagement of academic experts and Covered California's Policy Division with a workgroup of stakeholders, legislative staff and broad community input.
- Report presents multiple options to improve affordability in the individual market building on tools of the Affordable Care Act.
- Report available at: [https://hbex.coveredca.com/data-research/library/CoveredCA\\_Options\\_To\\_Improve\\_Affordability.pdf](https://hbex.coveredca.com/data-research/library/CoveredCA_Options_To_Improve_Affordability.pdf)



# APPROACHES TO IMPROVE AFFORDABILITY

- This report provides policy options to decision-makers on ways to enhance the Affordable Care Act, from restoring the individual mandate penalty to increasing the amount of financial help for hundreds of thousands of consumers.
- Covered California developed two approaches, with each approach containing different options for implementation.
- The approaches include expanding the amount of premium and cost-sharing support for consumers, reinstating a state-based individual mandate penalty and establishing a state reinsurance program.

# APPROACH 1- COMPREHENSIVE MARKET-WIDE AFFORDABILITY ENHANCEMENTS

- Three policy options that build upon each other with the goal of enhancing affordability for all individual market enrollees.
- Full implementation of Approach 1 would achieve significant coverage gains.
- These policy options vary in potential net state spending ranging from \$2.1 billion to \$2.7 billion investment if all options were applied.

Summary of Approach 1: Comprehensive Market-Wide Affordability Enhancements

|  | Option 1:<br>Premium and<br>Cost<br>Sharing Support | Option 2:<br>Premium and Cost<br>Sharing Support with<br>Penalty | Option 3:<br>Premium and Cost<br>Sharing Support, Penalty<br>and Reinsurance |
|--|---|--|--|
| <b>New Enrollment</b>                                  | <b>290,000</b>                                      | <b>648,000</b>   | <b>764,000</b>   |
| <250% FPL  | 66,000  | 120,000  | 139,000  |
| 250-400% FPL   | 153,000   | 342,000  | 358,000  |
| 400%+ FPL  | 71,000  | 187,000  | 267,000  |
| Individual Market Take-up Rate*                        | 58%   | 67%  | 70%  |
| Percent of Enrollees in Silver<br>Coverage or Higher** | 79%   | 77%  | 79%  |
| <b>Benefits to Existing Enrollees</b>                  |   |  |  |
| On-Exchange Number<br>Benefiting                       | 1,292,000   | 1,292,000  | 1,292,000  |
| On-Exchange Average<br>Monthly Premium<br>Reduction    | \$39/m  | \$39/m   | \$39/m   |
| Off-Exchange Number<br>Benefiting                      | 662,000   | 662,000  | 662,000  |
| Off-Exchange Average<br>Monthly Premium<br>Reduction   | \$18/m  | \$41/m   | \$111/m  |
| <b>Spending Impacts</b>                                |   |  |  |
| New State Spending                                     | <b>\$2,190,000,000</b>                              | <b>\$2,562,000,000</b>   | <b>\$4,201,000,000</b>   |
| Premium Support  | \$1,561,000,000                                     | \$1,886,000,000  | \$1,874,000,000  |
| Cost-Sharing Support                                   | \$629,000,000                                       | \$676,000,000  | \$604,000,000  |
| Reinsurance  | None  | None   | \$1,724,000,000  |
| <b>Potential State Spending Offsets</b>                |   |  |  |
| Penalty Revenue  | None  | \$441,000,000  | \$393,000,000  |
| Potential 1332 Funding                                 |   |  | \$1,132,000,000  |
| Potential Net State Spending***                        | <b>\$2,190,000,000</b>                              | <b>\$2,121,000,000</b>   | <b>\$2,676,000,000</b>   |
| Change in Federal Tax Credit<br>Expenditures           | \$670,000,000                                       | \$975,000,000  | (\$331,000,000)  |

\* 51% under Affordable Care Act Baseline 2021

\*\* 69% under Affordable Care Act Baseline 2021

\*\*\* Net State Spending assumes all offsets are applied to reduce State expenditures

# APPROACH 2- TARGETED AFFORDABILITY ENHANCEMENTS

- Presents several discrete options for enhancing affordability within specific income groups.
- The second approach is more of an “a la cart” option for policy makers enabling them to prioritize policy objectives.
- The targeted options generally result in lower enrollment gains compared to Approach 1. However, they are also less costly from a state budget perspective.

| Summary of Approach 2: Targeted Affordability Enhancements                                     |   |                |   |
|--|---|----------------|---|
| Policy Objective   | Policy Options  | New Enrollment | New State Cost  |
| Targeted improved affordability for consumers earning less than 400 percent FPL                | <b>T1. Premium support</b> that lowers premium contributions for consumers earning less than 400 percent FPL  | 70,000         | \$425,000,000   |
|  | <b>T2. Cost-sharing support</b> that reduces out-of-pocket costs for consumers between 200-400% FPL who do not qualify for more generous federal cost-sharing subsidies | 27,000         | \$215,000,000   |
| Targeted improved affordability for consumers earning less than 600% FPL                       | <b>T3. Premium support</b> that lowers premium contributions for consumers earning between 0 and 600 percent FPL  | 125,000        | \$765,000,000   |
|  | <b>T4. Premium support</b> that lowers premium contributions for consumers earning between 0 and 600 percent FPL <b>and an individual mandate</b>                       | 478,000        | \$891,000,000<br>(\$482,000,000<br><i>potential offset from penalty revenue</i> )           |
| Targeted improved affordability for consumers earning more than 400% FPL                       | <b>T5. Premium support</b> that lowers premium contributions for consumers earning between 400 and 600 percent FPL  | 47,000         | \$285,000,000   |
|  | <b>T6. Premium support</b> that lowers premium contributions for consumers earning more than 400 percent FPL  | 50,000         | \$324,000,000   |
|  | <b>T7. Reinsurance</b> that lowers gross premiums by 10 percent per year  | 118,000        | \$1,456,000,000<br>(\$878,000,000<br><i>potential offset from 1332 reinsurance waiver</i> ) |
| Targeted improved affordability for all consumers generated by reinstating the mandate penalty | <b>T8. Reinstated individual mandate penalty</b> which increases enrollment and lowers premiums by improving the risk mix in the individual market                      | 359,000        | (\$526,000,000<br><i>potential penalty revenue</i> )  |

# Communications

## Jagdip Dhillon



# COVEREDCA.COM UPDATES

- The web team identified a problem area on our website that had a higher than normal drop-off rate.
- To solve this problem, we developed a more consumer friendly experience to engage the user.
- This new design was thoroughly tested with consumers on mobile and desktop to ensure goals were met.
- Early analytics show a significant improvement over the previous experience.
- This is one of the first steps the team is taking to improve the overall experience on our website. All work is done in-house without the use of contractors.



# “IN AN INSTANT” BUS TOUR WRAP-UP

- The bus tour for OE6 was a success with the bus making 20 stops in diverse locales throughout the state.
- The dance theme provided a fresh hook for coverage for print and TV coverage along with an increased focus on social media.



[Bus tour wrap-up video](#)



# “IN AN INSTANT” BUS TOUR WRAP-UP

- From Chico to San Diego, with the Bay Area and the Central Valley, covered in-between, the bus travelled over 2,000 miles to make sure Californians without coverage heard about all of the healthcare options available to them.
- The highlights included a stop in Huntington Beach at Huntington Beach George Baltera’s Quote Selection Insurance Services, Peter V. Lee visiting African-American churches on “Big Sunday” before the Jan. 15th deadline and a stop at the headquarters of Asian Americans Advancing Justice the next day in downtown Los Angeles.



Outreach & Sales  
**Terri Convey**



# COVERED CALIFORNIA'S NAVIGATOR PROGRAM TODAY

- \$6.475 million annual program funding
- Over 100 awardees (42 lead Navigator grantees and 60 subcontractors)
- Navigators enroll, educate, and provide assistance to consumers, and they conduct outreach activities including targeted population strategies, public enrollment, media, and publicity events
- Navigator grants are based on performance goals that count consumer plan selections and some but not all renewals

| Grant Year | Total Grant Funding | # of Entities | Grant Funding Range  | Number of Effectuations | Average Grant |
|------------|---------------------|---------------|----------------------|-------------------------|---------------|
| 2018-19    | \$6,475,000         | 42            | \$50,000-\$500,000   | Ongoing                 | \$154,167     |
| 2017-18    | \$6,425,000         | 43            | \$50,000 - \$500,000 | 40,355                  | \$149,419     |
| 2016-17    | \$7,100,000         | 46            | \$50,000 - \$500,000 | 35,858                  | \$154,348     |
| 2015-16    | \$10,550,000        | 69            | \$50,000 - \$500,000 | 40,096                  | \$152,899     |
| 2014-15    | \$10,886,569        | 65            | \$25,000 - \$500,000 | 77,457                  | \$167,486     |

# COVERED CALIFORNIA'S NAVIGATOR PROGRAM REFRESH

## Request for Application (RFA) for 2019 – 2022 to be released March 2019

- Navigator RFA selection criteria
  - Geographic reach
  - Ability to reach targeted populations (Latinos, African Americans, etc.)
  - Ability to meet or exceed effectuated enrollment targets
  - Outreach activities to include community events, paid, earned and social media
- Current grantees must reapply; funding awards will be made in accordance with the RFA scoring methodology
  - Past performance will be part of the evaluation and scoring process
- Navigator grants will be awarded in increments of \$25,000 with a minimum award at \$50,000

# NAVIGATOR PROGRAM REFRESH REWARDS PERFORMANCE

- Navigators receive enrollment goals
- Navigator grant funds distributed in five equal payments with final payment to increase or decrease based on count of effectuated enrollment. Can go up/down by \$30 per effectuated enrollment if above/below goal
- Navigators receive outreach activities goals
- RFA includes option to apply for additional funds to target one or more of four rural areas with low Navigator presence

# NEW NAVIGATOR PROGRAM COUNTS EFFECTUATIONS

|           | Plan Selections counted toward enrollment goal | New Effectuated Enrollments counted toward enrollment goal | Active Renewals counted toward enrollment goal | Passive Renewals counted toward enrollment goal | Events, Earned, Paid, & Social Media included in Scope of Work |
|-----------|--|--|--|---|--|
| OLD MODEL | ✓  | NO   | ✓  | NO  | NO   |
| NEW MODEL | NO   | ✓  | ✓  | ✓   | ✓  |

# NAVIGATOR ENROLLMENT GOALS

| Grant Funding | Goal Amount | CPE   | Grant Funding | Goal Amount | CPE   |
|---------------|-------------|-------|---------------|-------------|-------|
| \$50,000      | 286         | \$175 | \$300,000     | 1,714       | \$175 |
| \$75,000      | 429         | \$175 | \$325,000     | 1,857       | \$175 |
| \$100,000     | 571         | \$175 | \$350,000     | 2,000       | \$175 |
| \$125,000     | 714         | \$175 | \$375,000     | 2,143       | \$175 |
| \$150,000     | 857         | \$175 | \$400,000     | 2,286       | \$175 |
| \$175,000     | 1,000       | \$175 | \$425,000     | 2,429       | \$175 |
| \$200,000     | 1,143       | \$175 | \$450,000     | 2,571       | \$175 |
| \$225,000     | 1,286       | \$175 | \$475,000     | 2,714       | \$175 |
| \$250,000     | 1,429       | \$175 | \$500,000     | 2,857       | \$175 |
| \$275,000     | 1,571       | \$175 |               |             |       |

## \$175 CPE

- Lower goals based on decreased enrollment
- Most current Navigators likely to receive same funding as today
- If individual mandate penalty returns and affordability measures increase enrollments, goals will be adjusted to reflect the new trend

# NAVIGATOR OUTREACH ACTIVITY GOALS

| Category     | Point(s) Earned | Qualifying Activity  |
|--------------|-----------------|--|
| Events       | 1               | Each event reported (note: office hours do not constitute events)            |
| Paid Media   | 1               | Every \$100 spent on advertising promoting Covered California enrollment     |
| Earned Media | 10              | Each documented instance of earned media                                     |
| Twitter      | 1               | 1 point earned per month for 4 tweets from account with min. 1,000 followers |
| Facebook     | 1               | 1 point earned per month (max) for 2 posts                                   |
| Instagram    | 1               | 1 point earned per month (max) for 2 posts                                   |
| LinkedIn     | 1               | 1 point earned per month (max) for 2 posts                                   |

Many paths to success – any combination will meet the requirement

Goals scale with grant size (50 points per \$50,000 grant)

Please send written feedback to: [CommunityPartners@Covered.ca.gov](mailto:CommunityPartners@Covered.ca.gov)

# NEW FUNDING TO REACH TARGETED AREAS

Navigators may apply to receive \$25,000 funding above core funding to target one of four rural regions

| META-REGIONS          | # OF TARGET ZIP CODES | TOTAL POPULATION 2017 |
|-----------------------|-----------------------|-----------------------|
| Greater Yosemite      | 10                    | 46,091                |
| San Bernardino County | 8                     | 34,885                |
| North of Redding      | 8                     | 26,270                |
| Sierra Foothills      | 11                    | 47,630                |
| Grand Total           | 37                    | 154,876               |

Marketing  
**Jennifer Miller &  
Yuliya Andreyeva**



# SE19 MARKETING UPDATE

Yuliya Andreyeva  
Consumer Marketing and Advertising

# MARKETING PARAMETERS

## Special Enrollment Campaign Phase 1: 1/19/19 – 6/30/19

- Rolling launch with full campaign in market as of 1/28/19
- Budget: \$2,372,001

## Target Audience:

- A26-54 who have had a Qualifying Life Event

## Campaign Objective:

Motivate consumers who are experiencing a life changing event to find out if they qualify, compare options, and choose a health insurance plan through Covered California

## Segments:

- Multi-Segment
- Hispanic (in language)
- Asian (in language - Korean, Mandarin, Cantonese, Vietnamese)
- African American

# MEDIA OBJECTIVES & CHANNELS

## Media Objectives:

- Drive qualified traffic to CoveredCA.com to encourage enrollment
- Generate awareness of Covered California to keep brand top-of-mind

**Channel strategy: Prioritize media channels that encourage driving qualified traffic to the website without sacrificing reach/awareness & build upon historical campaign learnings.**

| CHANNEL     | MARKET COVERAGE BY SEGMENT  |
|-------------|---|
| Radio       | <b>MS:</b> Statewide (streaming)<br><b>HM:</b> Statewide (streaming)<br><b>AA:</b> LA, Riverside-San Bernardino, SF & Sacramento (terrestrial)<br><b>API:</b> LA & SF (terrestrial) |
| Digital     | <b>MS, HM &amp; AA:</b> Statewide   |
| Paid Social | <b>MS, HM &amp; AA:</b> Statewide   |
| Paid Search | <b>MS &amp; HM:</b> Statewide   |

# MESSAGING STRATEGY

Continue to leverage the “*It’s Life Care*” brand platform and build on the “*Life Can Change in an Instant*” ad campaign:

- Momentum built from OE
- Campaign tie in and recognition
- Aligns with life changing events that may qualify for Special Enrollment

## Primary messages:

- Showcase the main qualifying life events:
  - *Loss of health coverage*
  - *Moving*
  - *Marriage*
  - *New Baby*
- Position Covered CA as an alternative to COBRA

## Supporting messages:

- Financial Help / Affordability
- Limited Window
- Brand-name Plans
- Expert Help

# RADIO

- Leverage existing creative assets

## MS & AA

I Once Was Lost



One Moment



## HM

Breaking News



Soccer



She Said



## API

One Moment



Unexpected

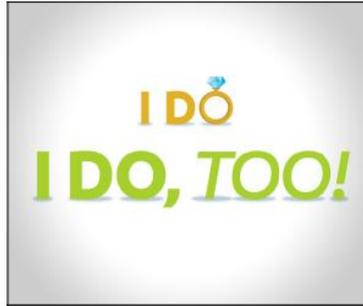


# DIGITAL

- New creative with typographic style.



Opens on ring pops up to form the phrase "I DO"



"I DO" moves back as "I DO, TOO!" zooms into frame



Pans to a baby mobile on teal background and the word "WAA!" popping up and starting to grow



"WAAAAH" continues to grow, with tears sticking to the letters, taking over the frame and shake slightly to represent cries getting louder



Pans to a light background again and the phrase "MOVING DAY" taking over the frame



Zooms out to see that it falls into a moving box, then the box slides away



Endframe animation

# DIGITAL

- Creative served in 5 sizes, including mobile.
- Optimize towards engagements for prospecting and account creation for retargeting.
- Test, learn & optimize throughout the campaign.

End Frames



# DIGITAL - HIGH IMPACT

Testing high impact units:

- YouTube Bumpers: will utilize standard banner animation to create :06 videos
- Interstitial: Encourage engagement via an interactive experience in the form of a game

**The Game of Coverage**

Tap or shake your phone to roll the dice, and see which events qualify you for health coverage.

COVERED CALIFORNIA [Learn More](#)

**The Game of Coverage**

You rolled:

COVERED CALIFORNIA [Learn More](#)

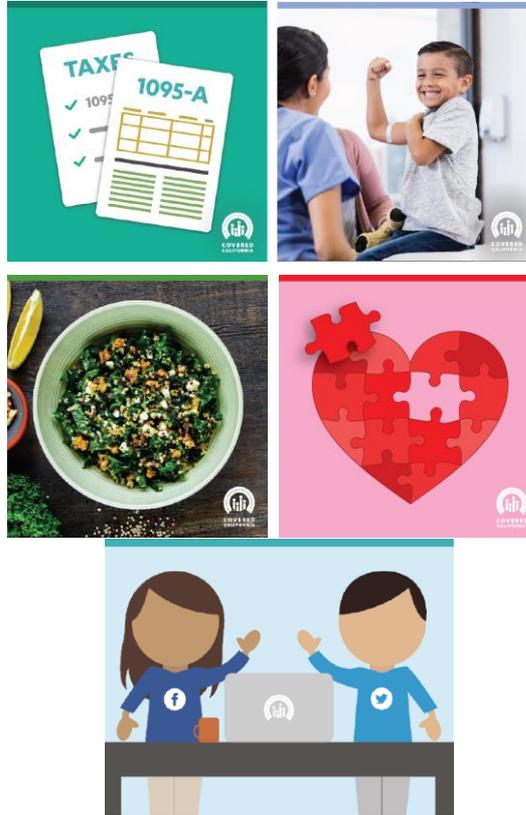
**You had a baby!**

**Benefit Unlocked:**  
With Covered California, you can enroll in health insurance within the first 60 days after birth.

COVERED CALIFORNIA [Learn More](#)

# SOCIAL

Targeted posts to people having life changing events



## Content Strategy:

- Qualifying Life Events
- Coverage Benefits/education
- Healthy Choices/Life Care
- Customer Service

## Platforms:

- Engage target audiences with always-on approach across all social channels in English and Spanish.
- Add LinkedIn to reach those who may have lost employer-based coverage.



# COLLATERAL



## Special Enrollment Fact Sheet

Covered California is where you can get quality, affordable health coverage. You may even get help paying for it.

As part of the Affordable Care Act (ACA), Covered California is a program where citizens and lawfully present Californians and their families can compare quality health plans and choose the one that works best for their health needs and budget. Covered California is the only place where you can get financial help to pay for your health insurance.

### What is special enrollment?

Individuals and families that experience a qualifying life event can enroll in a Covered California health insurance plan outside of the annual open enrollment period. This is called special enrollment. In most cases you have 60 days from the date of the qualifying life event to enroll in a health insurance plan (or change your existing plan) through Covered California. If you know ahead of time when you are going to lose your health coverage, you will also have an additional 60 days to enroll before that date to prevent any gaps in coverage.

#### Examples of qualifying life events:

#### Your notes:



To find out about other qualifying life events, visit [CoveredCA.com](http://CoveredCA.com).

To find free, expert enrollment help near you, visit [CoveredCA.com/find-help](http://CoveredCA.com/find-help)

### Is financial help available?

Yes. Covered California is the only place that offers financial help to get health coverage. The amount of financial help depends on your household income, family size, and where you live. In general, the lower your income, the more financial help you may receive. Use the chart below to help determine if you qualify.

#### Coverage Year 2019



#### Maximum Annual Household Income to Qualify for Financial Help

| FAMILY SIZE | MEDI-CAL | COVERED CALIFORNIA |
|-------------|----------|--------------------|
| 1           | \$16,754 | \$48,560           |
| 2           | \$22,715 | \$65,840           |
| 3           | \$28,677 | \$83,120           |
| 4           | \$34,638 | \$100,400          |
| 5           | \$40,600 | \$117,680          |
| 6           | \$46,652 | \$134,960          |

You may be eligible for free or low-cost Medi-Cal.

You may be eligible for financial help through Covered California.

All numbers listed above are estimates. For larger households, please visit the Shop and Compare tool at [CoveredCA.com](http://CoveredCA.com) to find out if your family qualifies. Medi-Cal enrollment is year-round.

### When will my coverage begin?

You will need to plan ahead to avoid gaps in health coverage. It helps to know that in general, the start date for health coverage depends on the date you enroll. If you enroll by the 15th day of the month, your coverage will start on the first day of the next month. If you enroll after the 15th day of the month, your health coverage will start on the first day of the second month.

### How do I enroll?

You can enroll online by visiting [CoveredCA.com](http://CoveredCA.com). On our website you can also find free, expert help from certified enrollment representatives in your area.

If you qualify for **Medi-Cal**, you can enroll at anytime. To find out if you or someone in your family is eligible, you can apply at [CoveredCA.com](http://CoveredCA.com) or call your county human services agency.

Covered California complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1.800.300.0203 (TTY: 1.888.689.4500). 注意：如果您使用繁體中文，您可以免費獲得語言協助服務。請致電 1.800.300.0203 (TTY: 1.888.689.4500)。

For more information and free in-person enrollment help, please contact:

[CoveredCA.com](http://CoveredCA.com) | 800.300.1506

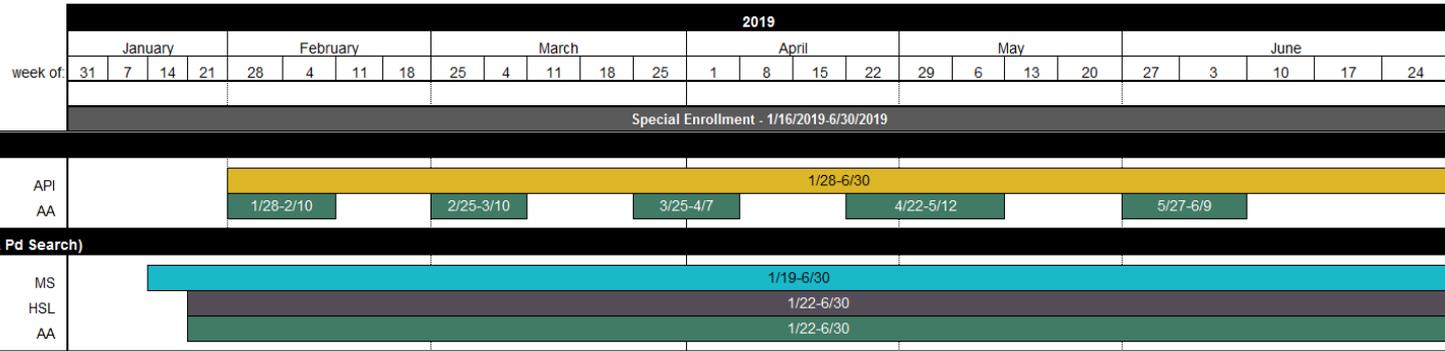


Collateral available in English and Spanish



# APPENDIX

# MASTER FLOW CHART



# MEDIA: MULTI-SEGMENT



|                            |                                   | 2019    |   |    |    |          |   |    |    |       |   |    |    |       |   |   |    |     |    |   |    |      |    |   |    |                    |    |  |
|----------------------------|-----------------------------------|---------|---|----|----|----------|---|----|----|-------|---|----|----|-------|---|---|----|-----|----|---|----|------|----|---|----|--------------------|----|--|
|                            |                                   | January |   |    |    | February |   |    |    | March |   |    |    | April |   |   |    | May |    |   |    | June |    |   |    |                    |    |  |
| week of                    |                                   | 31      | 7 | 14 | 21 | 28       | 4 | 11 | 18 | 25    | 4 | 11 | 18 | 25    | 1 | 8 | 15 | 22  | 29 | 6 | 13 | 20   | 27 | 3 | 10 | 17                 | 24 |  |
| <b>Digital - Statewide</b> |                                   |         |   |    |    |          |   |    |    |       |   |    |    |       |   |   |    |     |    |   |    |      |    |   |    | <b>Total</b>       |    |  |
|                            | Programmatic                      |         |   |    |    |          |   |    |    |       |   |    |    |       |   |   |    |     |    |   |    |      |    |   |    | <i>Impressions</i> |    |  |
|                            | YouTube                           |         |   |    |    |          |   |    |    |       |   |    |    |       |   |   |    |     |    |   |    |      |    |   |    | 156,474,979        |    |  |
|                            | Streaming Audio                   |         |   |    |    |          |   |    |    |       |   |    |    |       |   |   |    |     |    |   |    |      |    |   |    | 16,069,625         |    |  |
|                            | Paid Search (English and Spanish) |         |   |    |    |          |   |    |    |       |   |    |    |       |   |   |    |     |    |   |    |      |    |   |    | 16,343,800         |    |  |
|                            | Paid Social                       |         |   |    |    |          |   |    |    |       |   |    |    |       |   |   |    |     |    |   |    |      |    |   |    | 3,200,497          |    |  |
|                            |                                   |         |   |    |    |          |   |    |    |       |   |    |    |       |   |   |    |     |    |   |    |      |    |   |    | N/A                |    |  |

MS paid search campaign includes HM Spanish keywords

## Media: Hispanic



|                            |                 | 2019    |   |    |    |          |   |    |    |       |   |    |    |       |   |   |    |     |    |   |    |      |    |   |    |                    |    |  |
|----------------------------|-----------------|---------|---|----|----|----------|---|----|----|-------|---|----|----|-------|---|---|----|-----|----|---|----|------|----|---|----|--------------------|----|--|
|                            |                 | January |   |    |    | February |   |    |    | March |   |    |    | April |   |   |    | May |    |   |    | June |    |   |    |                    |    |  |
| week of                    |                 | 31      | 7 | 14 | 21 | 28       | 4 | 11 | 18 | 25    | 4 | 11 | 18 | 25    | 1 | 8 | 15 | 22  | 29 | 6 | 13 | 20   | 27 | 3 | 10 | 17                 | 24 |  |
| <b>Digital - Statewide</b> |                 |         |   |    |    |          |   |    |    |       |   |    |    |       |   |   |    |     |    |   |    |      |    |   |    | <b>Total</b>       |    |  |
|                            | Streaming Audio |         |   |    |    |          |   |    |    |       |   |    |    |       |   |   |    |     |    |   |    |      |    |   |    | <i>Impressions</i> |    |  |
|                            | Programmatic    |         |   |    |    |          |   |    |    |       |   |    |    |       |   |   |    |     |    |   |    |      |    |   |    | 18,633,880         |    |  |
|                            | Hyper-Targeted  |         |   |    |    |          |   |    |    |       |   |    |    |       |   |   |    |     |    |   |    |      |    |   |    | 54,359,285         |    |  |
|                            | Paid Social     |         |   |    |    |          |   |    |    |       |   |    |    |       |   |   |    |     |    |   |    |      |    |   |    | 20,152,450         |    |  |
|                            |                 |         |   |    |    |          |   |    |    |       |   |    |    |       |   |   |    |     |    |   |    |      |    |   |    | 11,559,280         |    |  |

# MEDIA: African American



|   |  | 2019    |   |    |    |          |   |    |    |       |   |    |    |       |   |   |    |     |    |   |    |      |    |   |    |             |    |       |  |
|---|--|---------|---|----|----|----------|---|----|----|-------|---|----|----|-------|---|---|----|-----|----|---|----|------|----|---|----|-------------|----|-------|--|
|   |  | January |   |    |    | February |   |    |    | March |   |    |    | April |   |   |    | May |    |   |    | June |    |   |    |             |    |       |  |
| week of:  |  | 31      | 7 | 14 | 21 | 28       | 4 | 11 | 18 | 25    | 4 | 11 | 18 | 25    | 1 | 8 | 15 | 22  | 29 | 6 | 13 | 20   | 27 | 3 | 10 | 17          | 24 | Total |  |
| <b>Radio (:30 spots)</b>  |  |         |   |    |    |          |   |    |    |       |   |    |    |       |   |   |    |     |    |   |    |      |    |   |    | Spots       |    |       |  |
| Los Angeles/Riverside-San Bernardino (KCAA-AM): Empire Talks Back |  |         |   |    |    |          |   |    |    |       |   |    |    |       |   |   |    |     |    |   |    |      |    |   |    | 11          |    |       |  |
| San Francisco/Bay Area (KDYA-AM)                                  |  |         |   |    |    |          |   |    |    |       |   |    |    |       |   |   |    |     |    |   |    |      |    |   |    | 220         |    |       |  |
| Sacramento (KDEE-FM)  |  |         |   |    |    |          |   |    |    |       |   |    |    |       |   |   |    |     |    |   |    |      |    |   |    | 220         |    |       |  |
| <b>Digital (Statewide)</b>  |  |         |   |    |    |          |   |    |    |       |   |    |    |       |   |   |    |     |    |   |    |      |    |   |    | Impressions |    |       |  |
| Hyperlocal Digital  |  |         |   |    |    |          |   |    |    |       |   |    |    |       |   |   |    |     |    |   |    |      |    |   |    | 4,076,526   |    |       |  |
| Paid Social   |  |         |   |    |    |          |   |    |    |       |   |    |    |       |   |   |    |     |    |   |    |      |    |   |    | 1,642,873   |    |       |  |

# MEDIA: Asian



|                          |  | 2019    |   |    |    |          |   |    |    |       |   |    |    |       |   |   |    |     |    |   |    |      |    |   |    |       |    |       |  |
|--------------------------|--|---------|---|----|----|----------|---|----|----|-------|---|----|----|-------|---|---|----|-----|----|---|----|------|----|---|----|-------|----|-------|--|
|                          |  | January |   |    |    | February |   |    |    | March |   |    |    | April |   |   |    | May |    |   |    | June |    |   |    |       |    |       |  |
| week of:                 |  | 31      | 7 | 14 | 21 | 28       | 4 | 11 | 18 | 25    | 4 | 11 | 18 | 25    | 1 | 8 | 15 | 22  | 29 | 6 | 13 | 20   | 27 | 3 | 10 | 17    | 24 | Total |  |
| <b>Radio (:45 spots)</b> |  |         |   |    |    |          |   |    |    |       |   |    |    |       |   |   |    |     |    |   |    |      |    |   |    | Spots |    |       |  |
| Los Angeles              |  |         |   |    |    |          |   |    |    |       |   |    |    |       |   |   |    |     |    |   |    |      |    |   |    | 750   |    |       |  |
| San Francisco            |  |         |   |    |    |          |   |    |    |       |   |    |    |       |   |   |    |     |    |   |    |      |    |   |    | 605   |    |       |  |



# MS/AA RADIO SCRIPTS

## ***I Once Was Lost :30***

*Ambient noise begins*

**VO:** *I never planned on losing my job, but we all know life can change in an instant. And losing my family's health insurance was an even tougher pill to swallow.*

*So I looked into COBRA, but too pricey. Then I found out I could enroll through Covered California – where I was able to choose from good health insurance companies I've actually heard of. I even got help paying for it.*

*Ambient noise fades out, music during ANNCR*

**ANNCR:** *There's a limited time to qualify after losing your insurance, so check out CoveredCA.com today.*

*Covered California. It's more than just health care. It's life care.*

## ***One Moment :30***

*Music throughout entire spot*

**VO:** *Covered California knows that one moment can change your life. That moment you say I do. That moment you meet your baby for the first time. Or even that moment you lose your job, and your health insurance along with it.*

*For those times when life changes, we've got you covered. Covered California lets you choose from brand name health plans, and you may even get help paying for it.*

*Your enrollment period is limited, so find out if you qualify by getting free expert help at CoveredCA.com today.*

*Covered California. It's more than just healthcare. It's life care.*

# HM RADIO SCRIPTS

## **Breaking News**

**SFX:** Breaking news SFX + **ANNCR:** Breaking with insurance news (intent, but not exact translation).

**SFX:** We hear two news reporters.

**Anchor:** You lost your insurance, lost, lost your insurance, back to you Laura.

**Reporter:** Thank you Luis, you lost your insurance, lost your insurance. I am, you lost your insurance, reporting from you lost your insurance.

**ANNCR:** It's hard to think of anything else when you lose your health insurance. That's why Covered California gives you the opportunity to apply for a new health plan if you lost your coverage.

The enrollment period is limited and financial help is available. For more information, visit [CoveredCA.com/español](https://CoveredCA.com/español).

## **Soccer**

**SFX:** Stadium / people cheering

**SFX:** We hear two sports commentators narrating a game

**Commentator 1:** So, you lost your insurance! You lost, you lost your insurance!

**Commentator 2 (as he is narrating a play that will end up in goal)** Wow! You lost your insurance! Pass to, you lost your insurance! You lost your insurance, it shoots! You lost your insuraaaaaaance!

**ANNCR:** It's hard to think of anything else when you lose your health insurance. That's why Covered California gives you the opportunity to apply for a new health plan if you lost your coverage.

The enrollment period is limited and financial help is available. For more information, visit [CoveredCA.com/español](https://CoveredCA.com/español).

## **She Said**

**SFX:** Sweet Song

**ANNCR:** She said

**Woman:** Darling we are Pregnant!

Music stops

**ANNCR:** You heard

**Woman:** Darling we are not insured!

**SFX:** Sweet Song

**ANNCR:** Then she said

**Woman:** Now, what name do we choose!

Music stops

**ANNCR:** And you heard

**Woman:** Now, what are we going to do!

**ANNCR:** Life can change in an instant. That's why Covered California gives you the opportunity to get health insurance if you lost your coverage, got married, moved, or had a child.

The enrollment period is limited and financial help is available. Get informed at [CoveredCA.com/español](https://CoveredCA.com/español).

# API RADIO SCRIPTS

## **One Moment :45**

**AVO:** Covered California knows that one moment is all it takes to change your life. That moment you say I do. That moment you meet your baby for the first time. Or even that moment you lose your job, and your health insurance along with it.

For those times when life changes, we got you covered. Covered California lets you choose from brand name health plans, and you may even get help paying for it.

The enrollment period is limited. To see if you qualify and to get free help, find a local health insurance expert at [CoveredCA.com/Chinese](https://CoveredCA.com/Chinese), or call 800-300-1533 today.

It's more than just health care, it's Life Care.

## **Unexpected :45**

**MAN:** I never thought it would happen to me, but it did. I lost my job and with it, my health insurance too. Just like that my life changed. And COBRA? I looked into it, and it was really expensive.

But at Covered California, I was able to find the right health insurance for me and even get help paying for it. I didn't think I would qualify for financial help, but I did.

**AVO:** If you lost your health coverage, Covered California gives you the opportunity to apply for a new health plan.

**AVO:** This enrollment period is limited. To see if you qualify and to get free help, find a local health insurance expert at [CoveredCA.com/Korean](https://CoveredCA.com/Korean), or call 800-738-9116 today.

# RESEARCH FINDINGS

Jennifer Miller

Research and Member Communications

# Major Findings from the 2018 California Health Insurance Awareness Study (CHIAS)

# Methods Overview

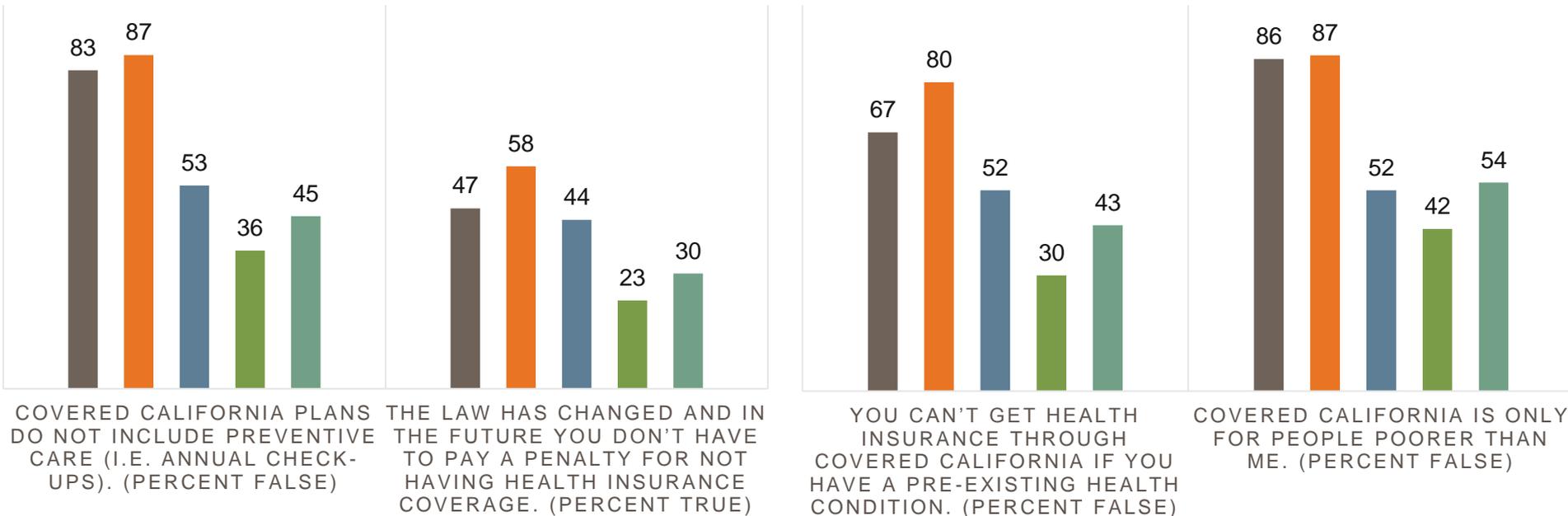
- Data collected thru web surveys, February-March 2018;
- n = 3401 CA legal residents aged 26-54 involved in coverage decision making
- Uninsured + insured from all sources
- English and Spanish languages
- Mixture of probability (representative) and non-probability sampling
- Main analytical focus:
  - Population segments relevant to individual insurance market: Subsidy-eligible and non-subsidy eligible uninsured + Covered California and off-exchange insured

- 1. Among the uninsured, deficits persist in basic knowledge about Covered California; knowledge is higher among the Covered California insured**
  - Majority of uninsured are incorrect or unsure about basic facts
    - e.g. preventive care and pre-existing condition coverage

# Major Findings from the 2018 CHIAS

## BASIC KNOWLEDGE ABOUT COVERED CALIFORNIA

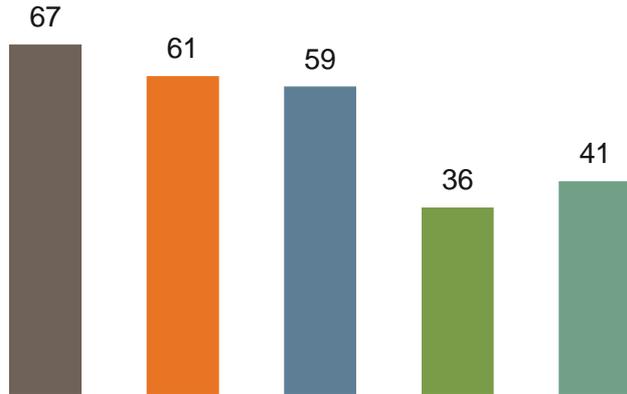
■ Covered California Subsidy-Eligible ■ Covered California Non-Subsidy-Eligible ■ Off-Exchange ■ Uninsured Subsidy-Eligible ■ Uninsured Non-Subsidy-Eligible



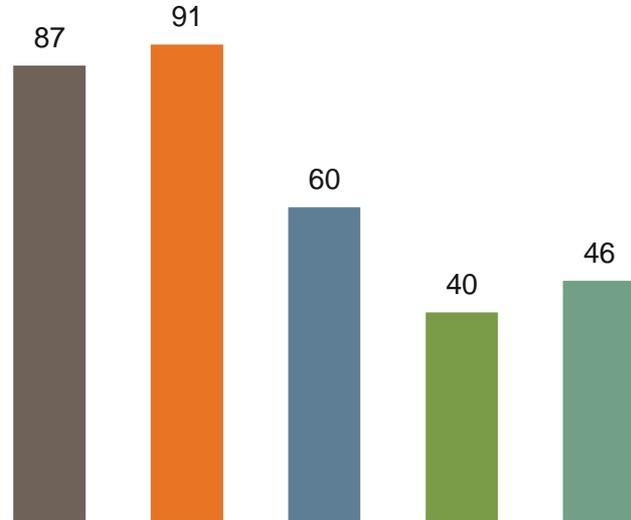
# Major Findings from the 2018 CHIAS

## BASIC KNOWLEDGE ABOUT COVERED CALIFORNIA

■ Covered California Subsidy-Eligible ■ Covered California Non-Subsidy-Eligible ■ Off-Exchange ■ Uninsured Subsidy-Eligible ■ Uninsured Non-Subsidy-Eligible



COVERED CALIFORNIA OFFERS FREE, IN-PERSON HELP IN ENROLLING. (PERCENT TRUE)



COVERED CALIFORNIA HELPS PEOPLE SHOP FOR DIFFERENT BRAND-NAME HEALTH PLANS. (PERCENT TRUE)

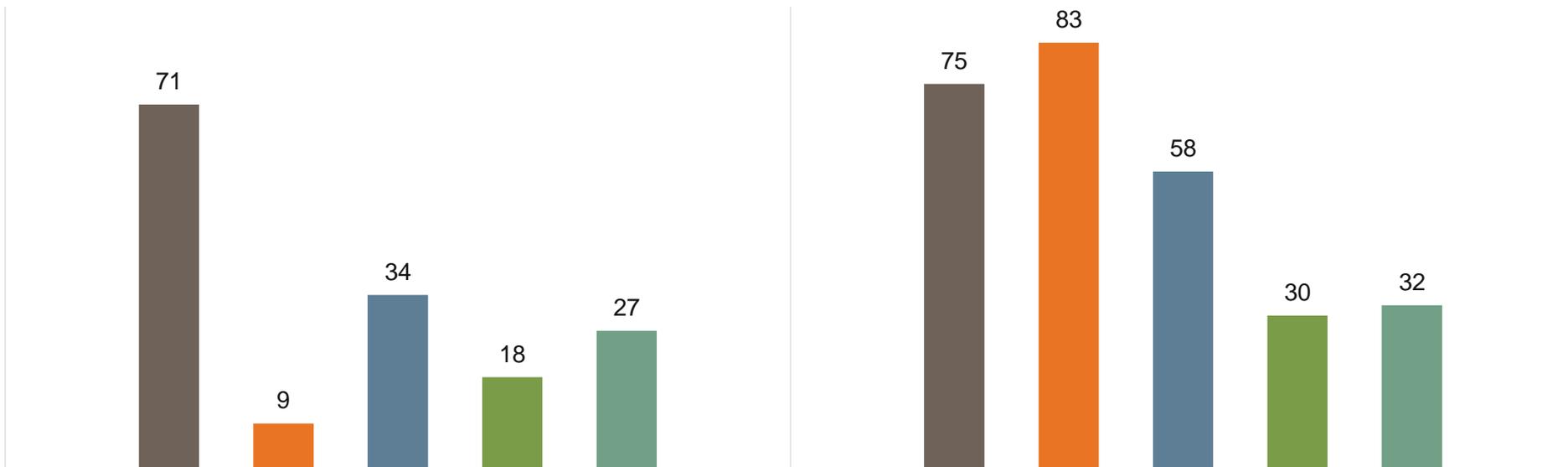
## 2. There is confusion about financial help availability

- Large majorities of uninsured either don't know if they are subsidy-eligible, or falsely believe they are not
- Only a small proportion have actually checked with Covered California
- Knowledge levels about how to check are low among the uninsured

# Major Findings from the 2018 CHIAS

## FINANCIAL HELP KNOWLEDGE

■ Covered California Subsidy-Eligible ■ Covered California Non-Subsidy-Eligible ■ Off-Exchange ■ Uninsured Subsidy-Eligible ■ Uninsured Non-Subsidy-Eligible



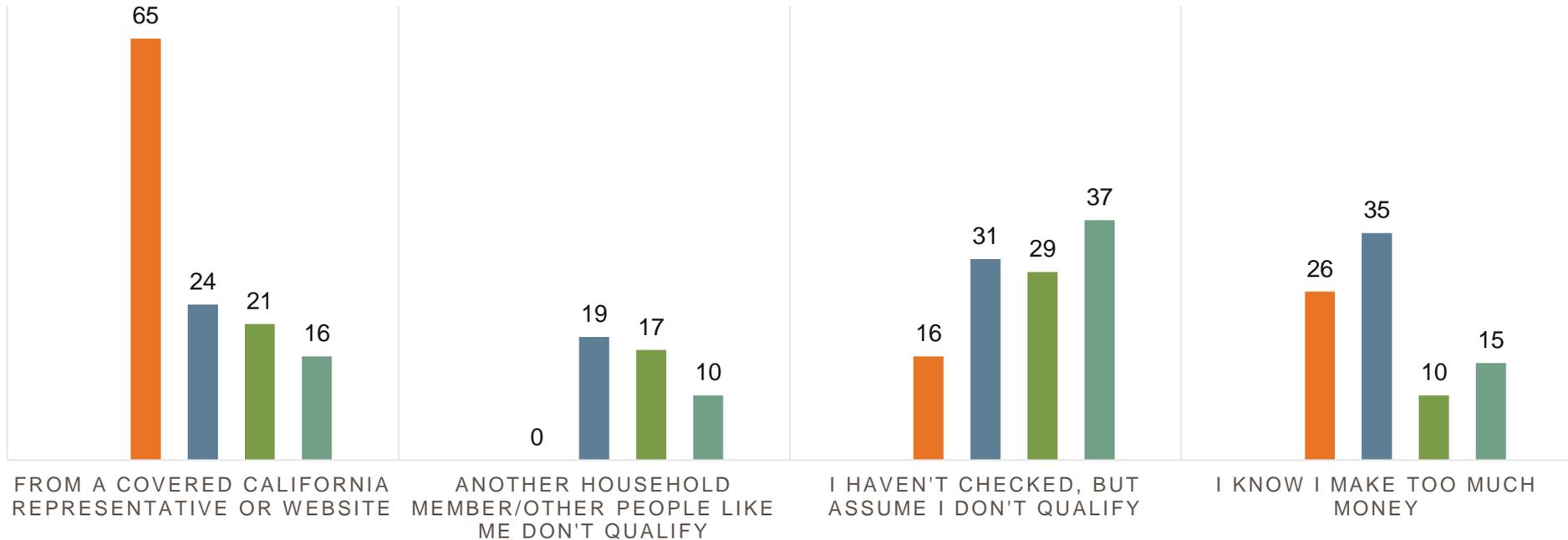
PERCENT ANSWERING "YES" TO THE QUESTION, "TO THE BEST OF YOUR KNOWLEDGE, DO YOU CURRENTLY QUALIFY FOR FINANCIAL HELP FOR HEALTH INSURANCE THROUGH COVERED CALIFORNIA?"

PERCENT ANSWERING "YES" TO, "DO YOU KNOW HOW TO CHECK TO SEE IF YOU QUALIFY FOR FINANCIAL HELP TO HELP PAY FOR HEALTH INSURANCE THROUGH COVERED CALIFORNIA?"

# Major Findings from the 2018 CHIAS

## SOURCES OF INFORMATION ABOUT FINANCIAL HELP QUALIFICATION

■ Covered California Non-Subsidy-Eligible   ■ Off-Exchange   ■ Uninsured Subsidy-Eligible   ■ Uninsured Non-Subsidy-Eligible

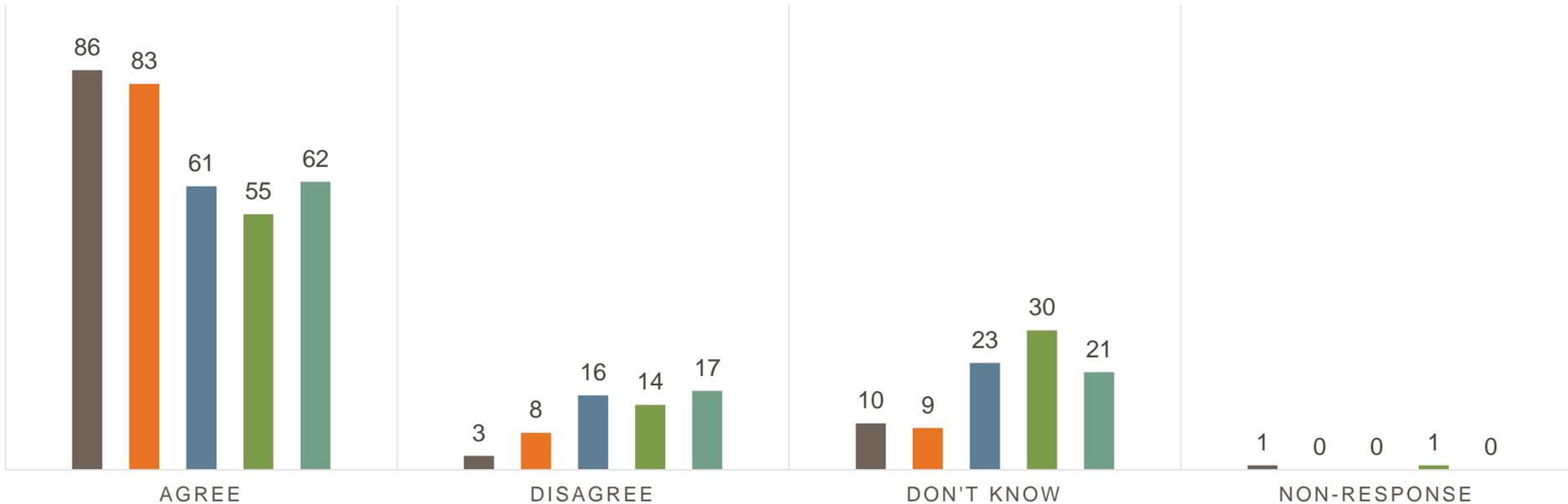


- 3. Normalizing annual checks on eligibility for financial help: we have more of the uninsured to reach**
  - Where we stand now: 50-60% agree on its importance

# Major Findings from the 2018 CHIAS

## I SHOULD CHECK IF I QUALIFY FOR FINANCIAL HELP THROUGH COVERED CALIFORNIA EACH YEAR

■ Covered California Subsidy-Eligible   ■ Covered California Non-Subsidy-Eligible   ■ Off-Exchange   ■ Uninsured Subsidy-Eligible   ■ Uninsured Non-Subsidy-Eligible



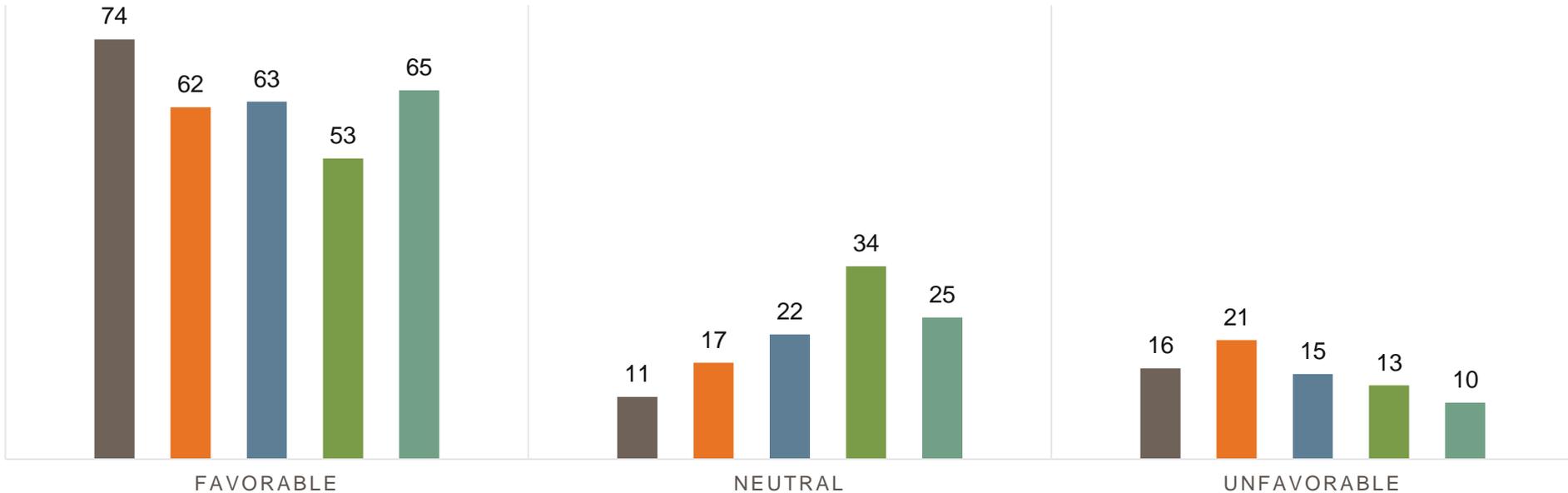
## 4. Overall impressions of Covered California are mixed

- More than 70% of Covered California insured have a favorable overall impression of Covered California
- Among other segments, the percentages are in the 60's and the 50's

# Major Findings from the 2018 CHIAS

## OVERALL IMPRESSION OF COVERED CALIFORNIA\*

■ Covered California Subsidy-Eligible   ■ Covered California Non-Subsidy-Eligible   ■ Off-Exchange   ■ Uninsured Subsidy-Eligible   ■ Uninsured Non-Subsidy-Eligible



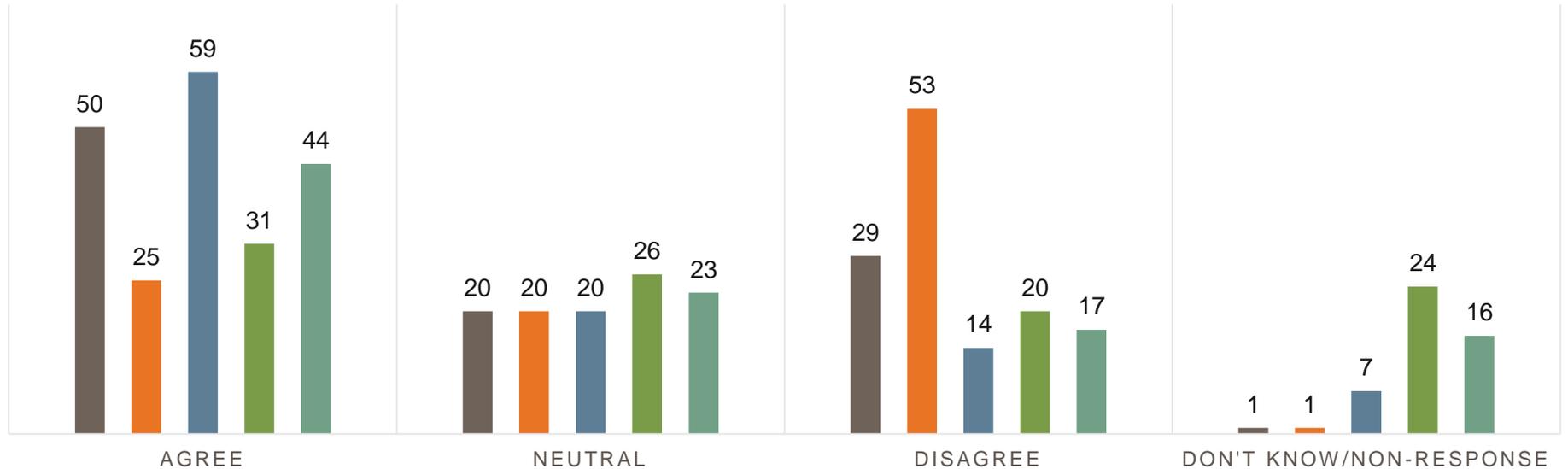
\*No respondents reported “Don’t know” or “Other”

- 5. The Covered California brand: The brand is associated with the idea of affordable coverage, but consumers also believe the Covered California plans are too expensive**

# Major Findings from the 2018 CHIAS

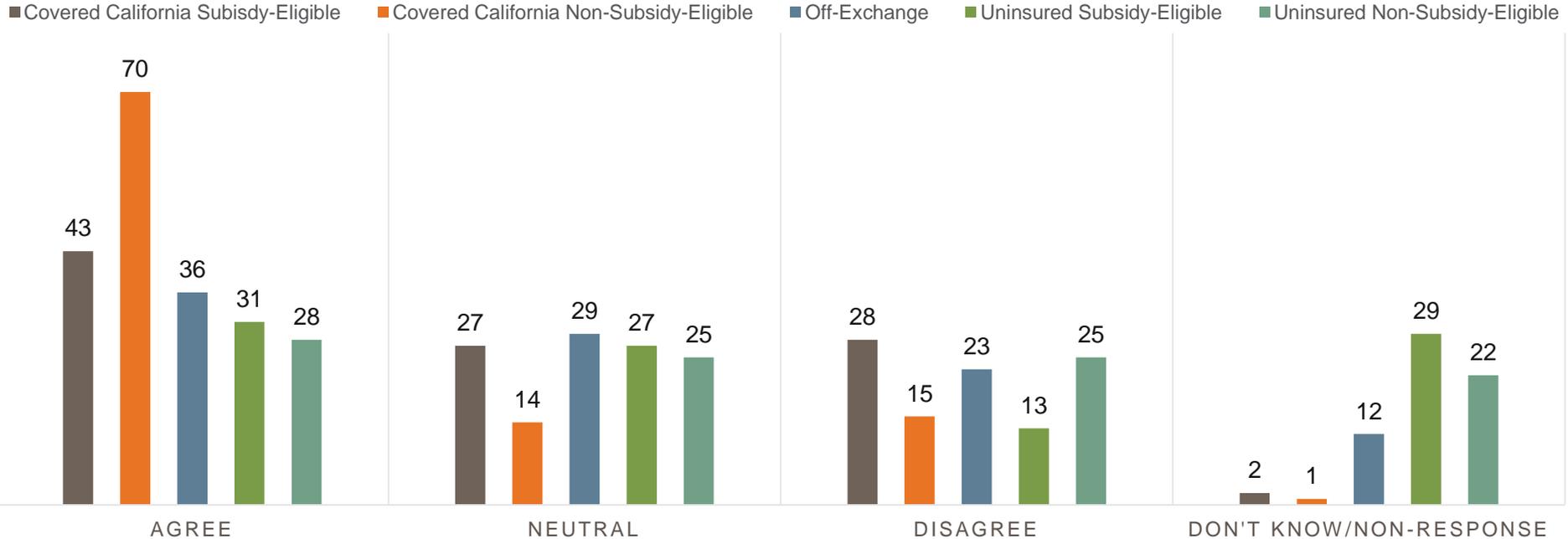
## RESPONDENT AGREEMENT THAT COVERED CALIFORNIA IS AFFORDABLE

■ Covered California Subsidy-Eligible   ■ Covered California Non-Subsidy-Eligible   ■ Off-Exchange   ■ Uninsured Subsidy-Eligible   ■ Uninsured Non-Subsidy-Eligible



# Major Findings from the 2018 CHIAS

## RESPONDENT AGREEMENT THAT COVERED CALIFORNIA IS TOO EXPENSIVE

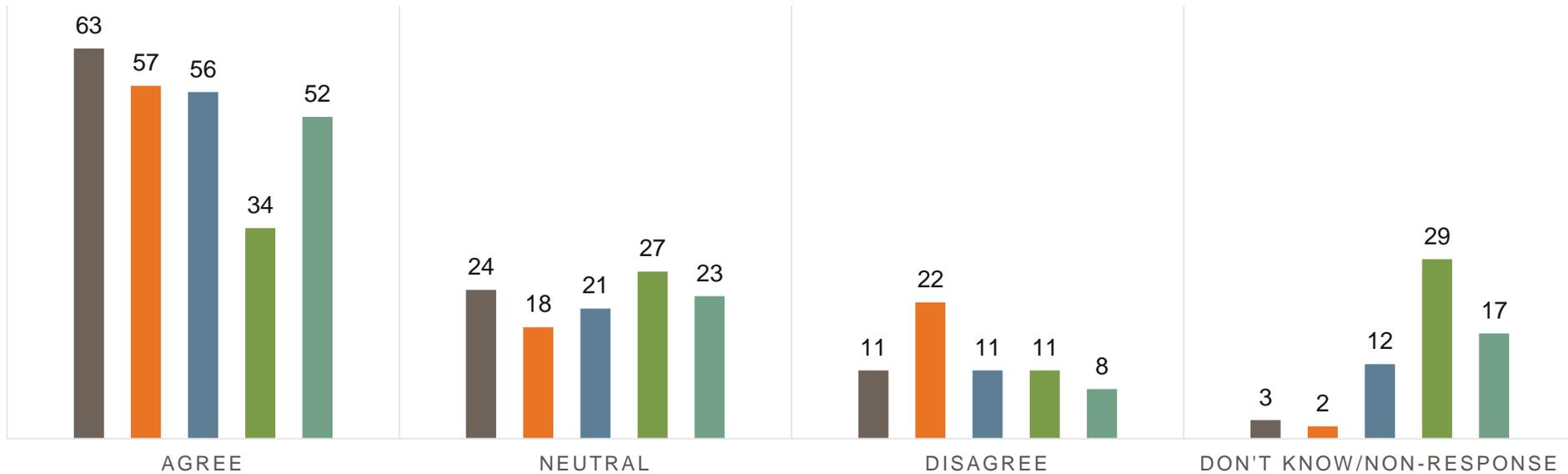


## **6. The Covered California brand: scores high on helpfulness and trustworthiness**

# Major Findings from the 2018 CHIAS

## RESPONDENT AGREEMENT THAT COVERED CALIFORNIA IS HELPFUL

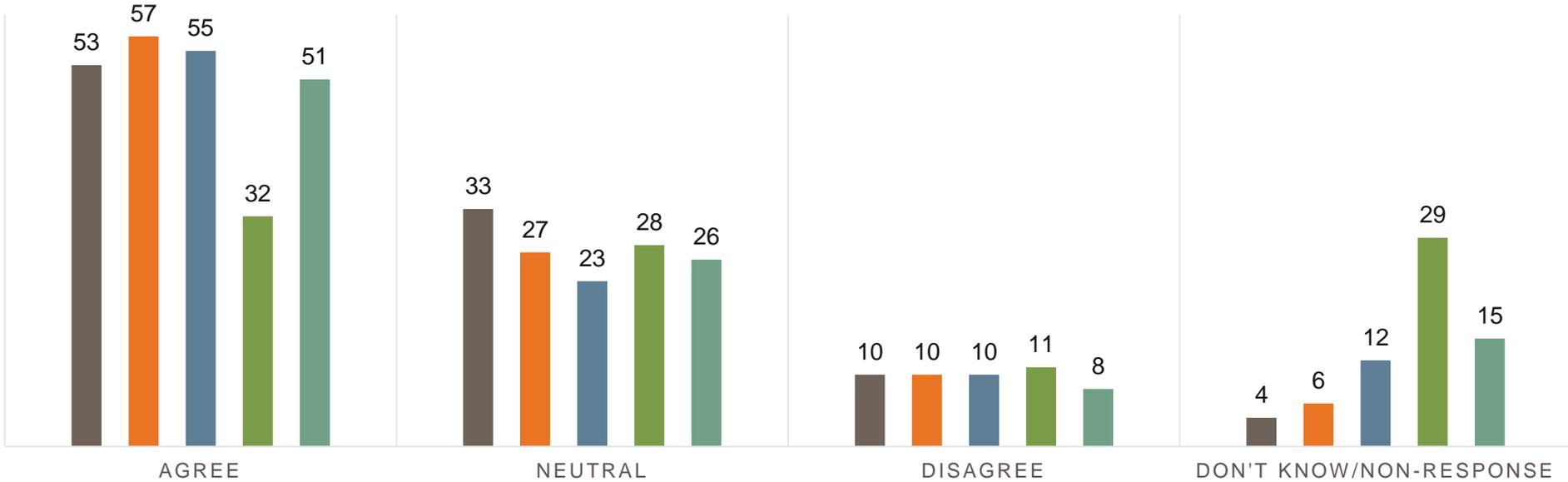
■ Covered California Subsidy-Eligible   ■ Covered California Non-Subsidy-Eligible   ■ Off-Exchange   ■ Uninsured Subsidy-Eligible   ■ Uninsured Non-Subsidy-Eligible



# Major Findings from the 2018 CHIAS

## RESPONDENT AGREEMENT THAT COVERED CALIFORNIA IS TRUSTWORTHY

■ Covered California Subsidy-Eligible   ■ Covered California Non-Subsidy-Eligible   ■ Off-Exchange   ■ Uninsured Subsidy-Eligible   ■ Uninsured Non-Subsidy-Eligible

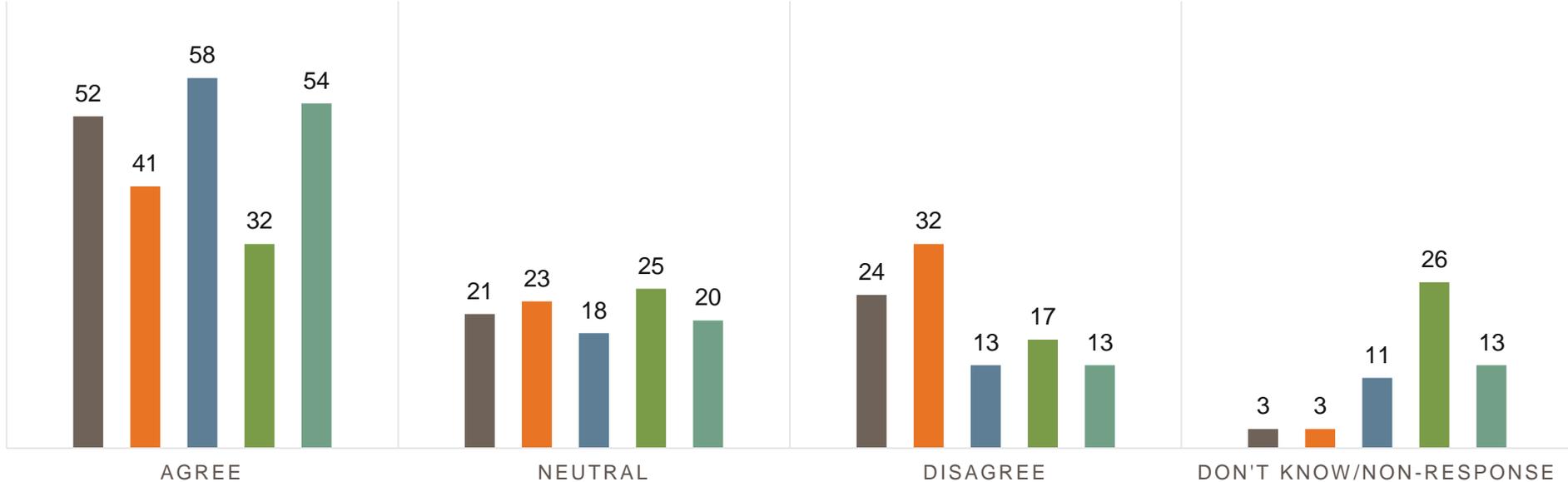


- 7. The Covered California brand: on ease of use, brand associations are positive on ease of contact, but some find it a hassle to apply**

# Major Findings from the 2018 CHIAS

## RESPONDENT AGREEMENT THAT COVERED CALIFORNIA IS EASY TO CONTACT

■ Covered California Subsidy-Eligible   ■ Covered California Non-Subsidy-Eligible   ■ Off-Exchange   ■ Uninsured Subsidy-Eligible   ■ Uninsured Non-Subsidy-Eligible



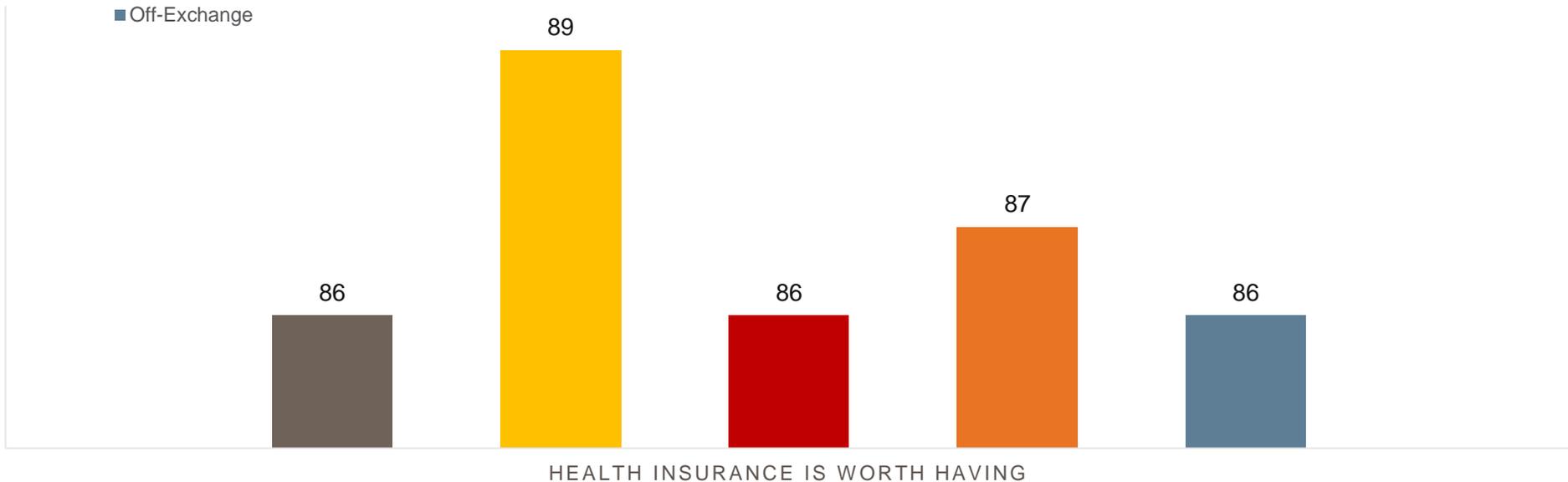
## 8. General attitudes toward insurance: many of the uninsured have questioning views

- Among the uninsured, more than 4 in 10 among subsidy eligible (Spanish-dominant) are not convinced insurance is worth having
- Among the uninsured, only about half of non-subsidy eligible, and 4 in 10 of subsidy eligible, believe applying for coverage is worth the time
- Among the uninsured, subsidy eligible (Spanish-dominant) hold less positive views about insurance across the board on our insurance attitudinal measures—e.g. insurance as way to manage risk, experience with insurance paying for past care, peace of mind benefit

# Major Findings from the 2018 CHIAS

## INSURED RESPONDENTS WHO AGREE HEALTH INSURANCE IS WORTH HAVING

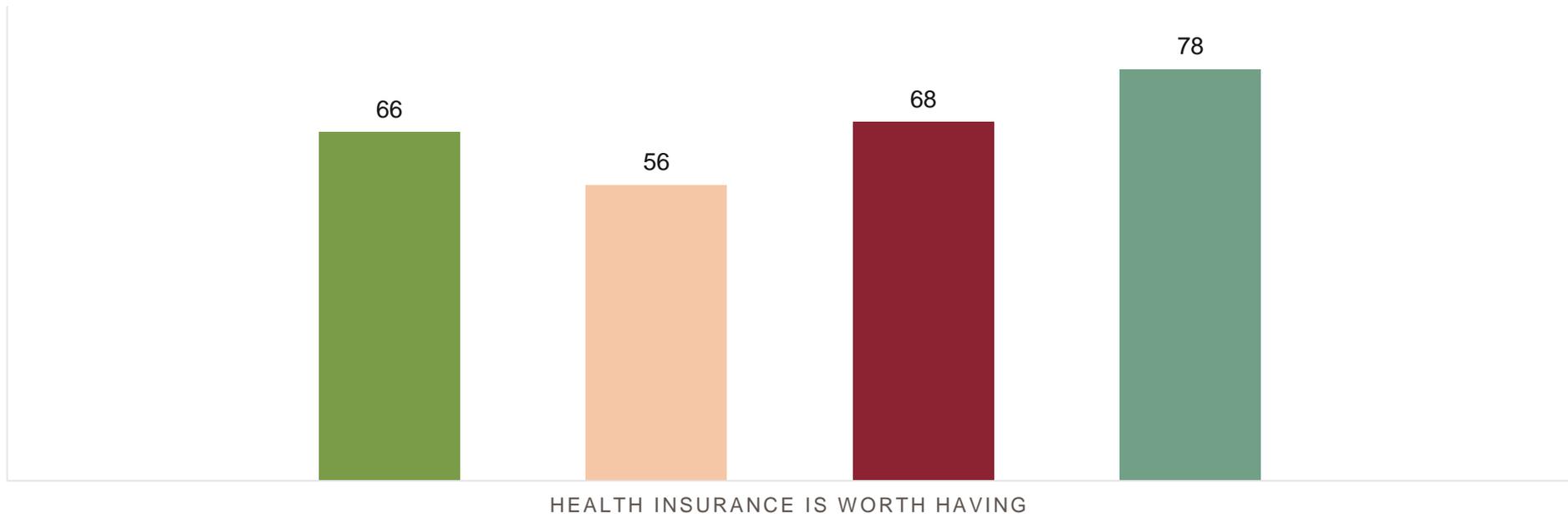
- Covered California Subsidy-Eligible
- Covered California Spanish-Dominant Subsidy-Eligible
- Covered California Non-Spanish-Dominant Subsidy-Eligible
- Covered California Non-Subsidy-Eligible
- Off-Exchange



# Major Findings from the 2018 CHIAS

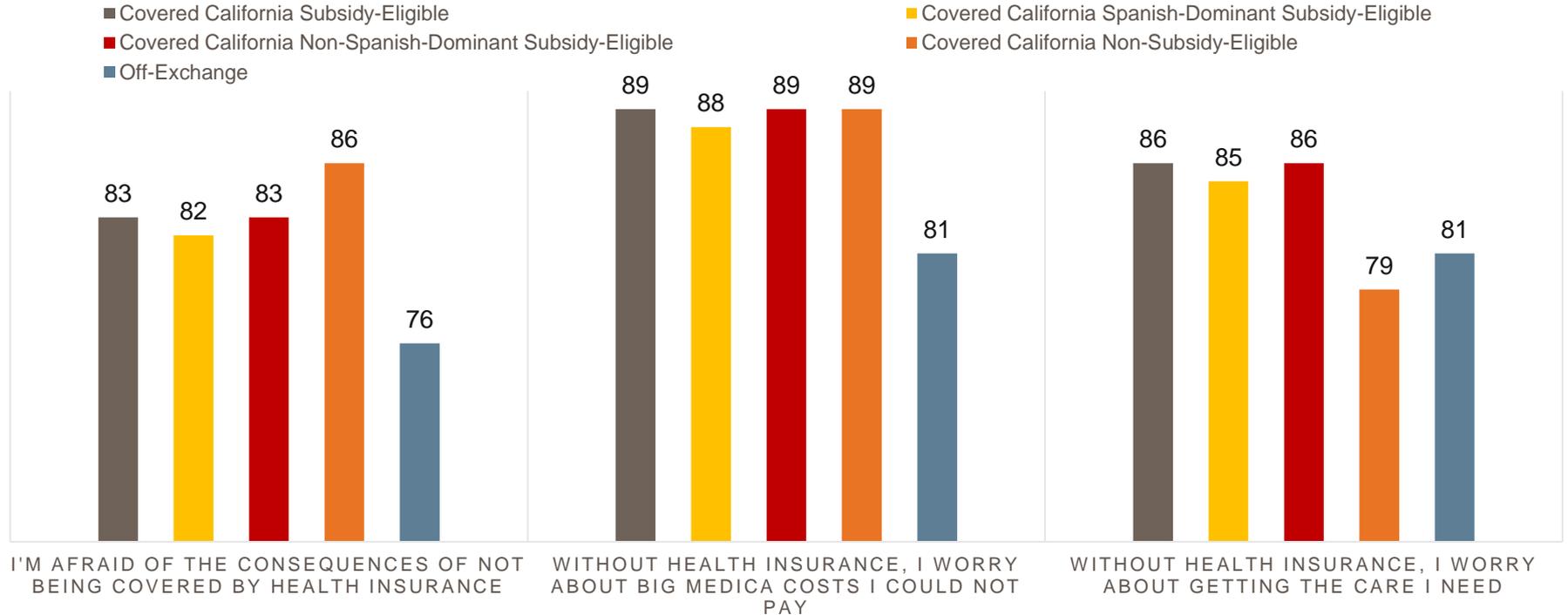
## UNINSURED RESPONDENTS WHO AGREE HEALTH INSURANCE IS WORTH HAVING

■ Uninsured Subsidy-Eligible   ■ Uninsured Spanish-Dominant Subsidy-Eligible   ■ Uninsured Non-Spanish-Dominant Subsidy-Eligible   ■ Uninsured Non-Subsidy-Eligible



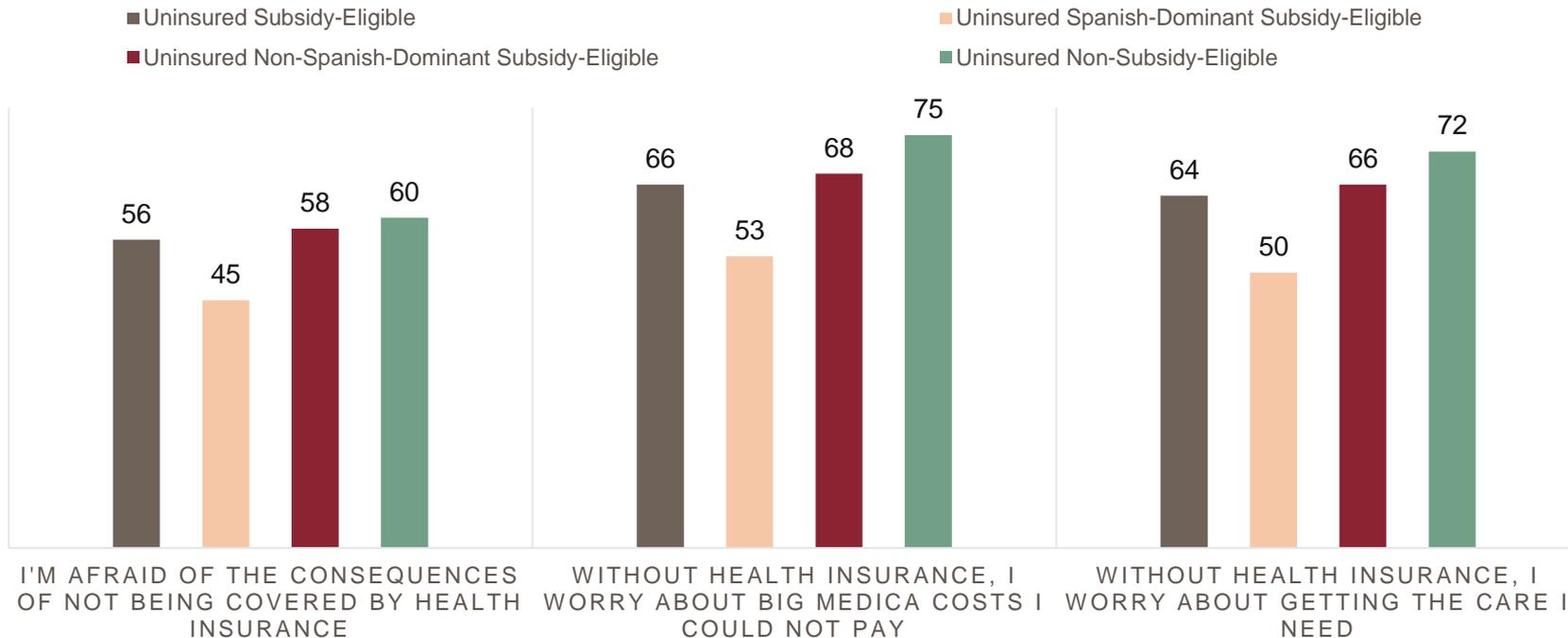
# Major Findings from the 2018 CHIAS

## INSURED RESPONDENTS' AGREEMENT WITH RISK-TAKING STATEMENTS



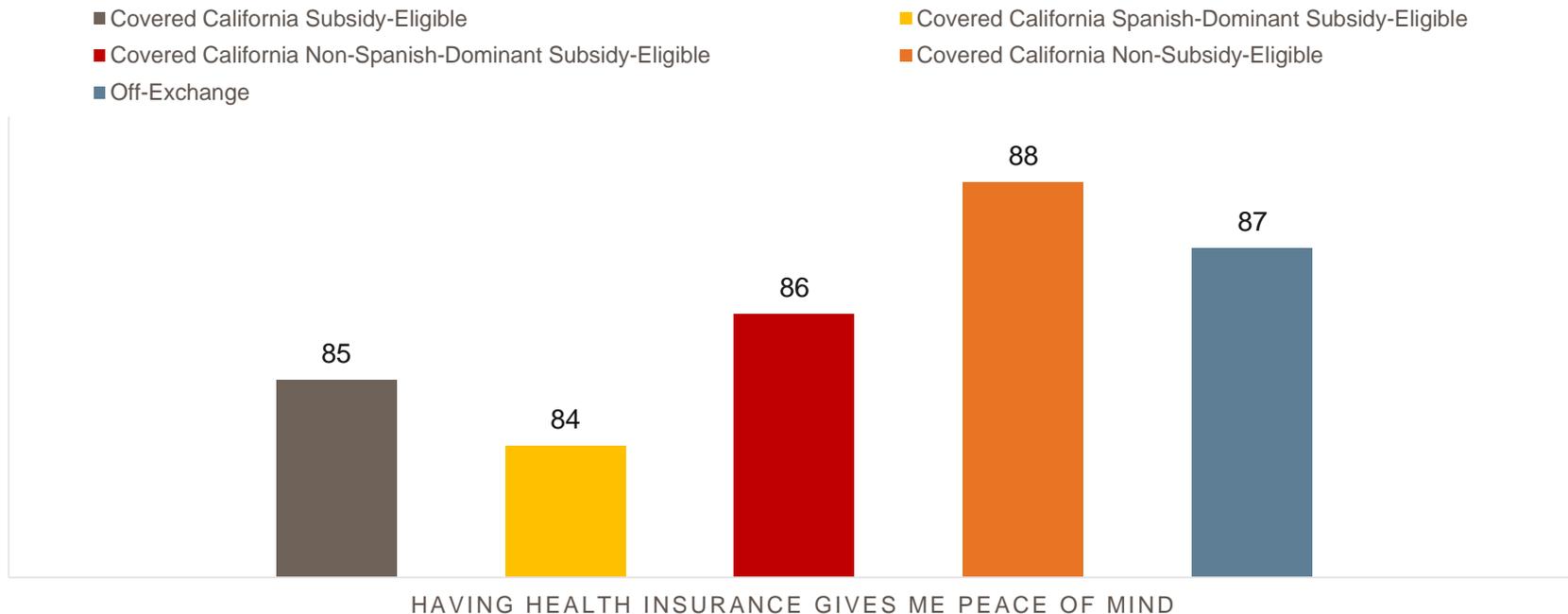
# Major Findings from the 2018 CHIAS

## UNINSURED RESPONDENTS' AGREEMENT WITH RISK-TAKING STATEMENTS



# Major Findings from the 2018 CHIAS

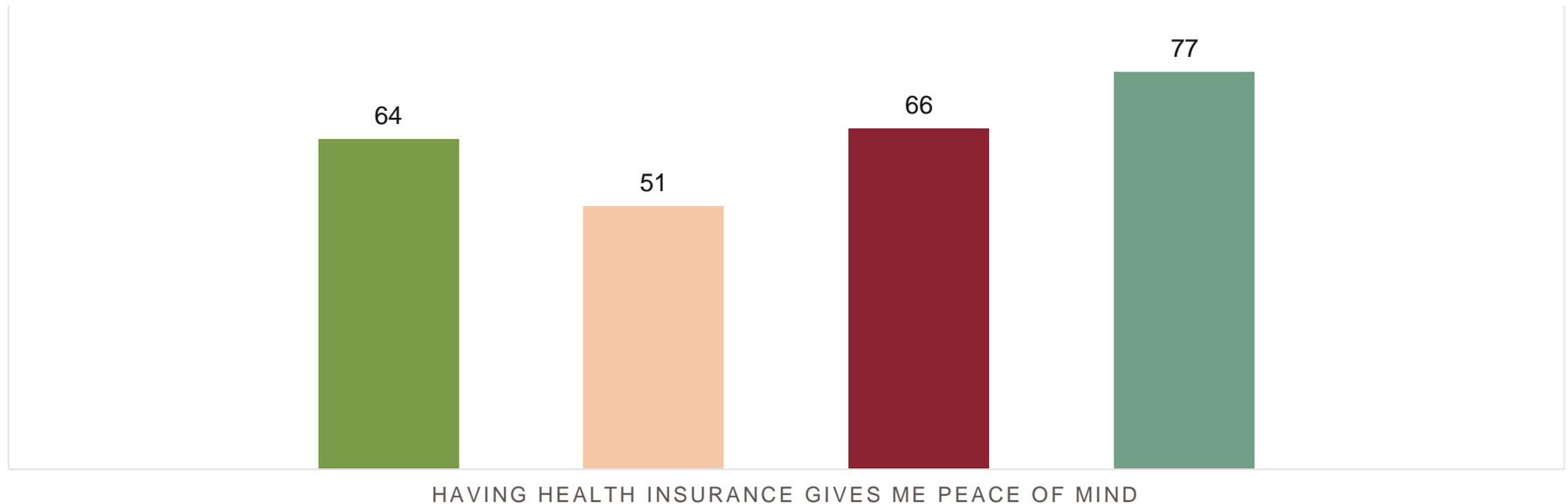
## INSURED RESPONDENTS' AGREEMENT THAT HAVING HEALTH INSURANCE GIVES THEM PEACE OF MIND



# Major Findings from the 2018 CHIAS

## UNINSURED RESPONDENTS' AGREEMENT THAT HAVING HEALTH INSURANCE GIVES THEM PEACE OF MIND

■ Uninsured Subsidy-Eligible ■ Uninsured Spanish-Dominant Subsidy-Eligible ■ Uninsured Non-Spanish-Dominant Subsidy-Eligible ■ Uninsured Non-Subsidy-Eligible

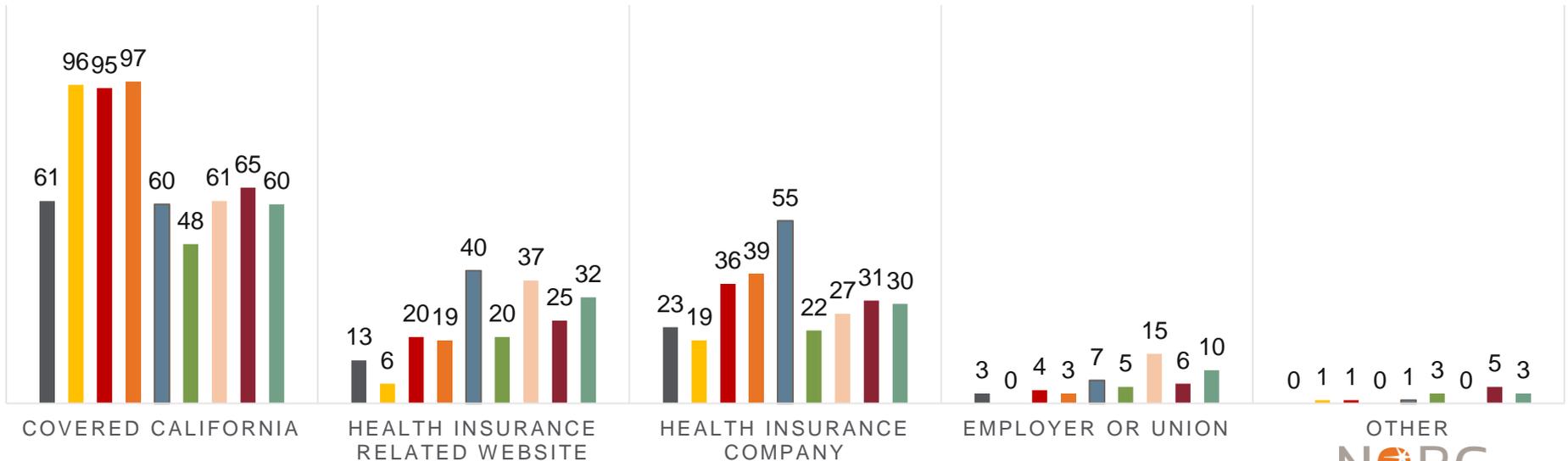


- 9. Covered California website satisfaction scores benchmark similar to other website scores**

# Major Findings from the 2018 CHIAS

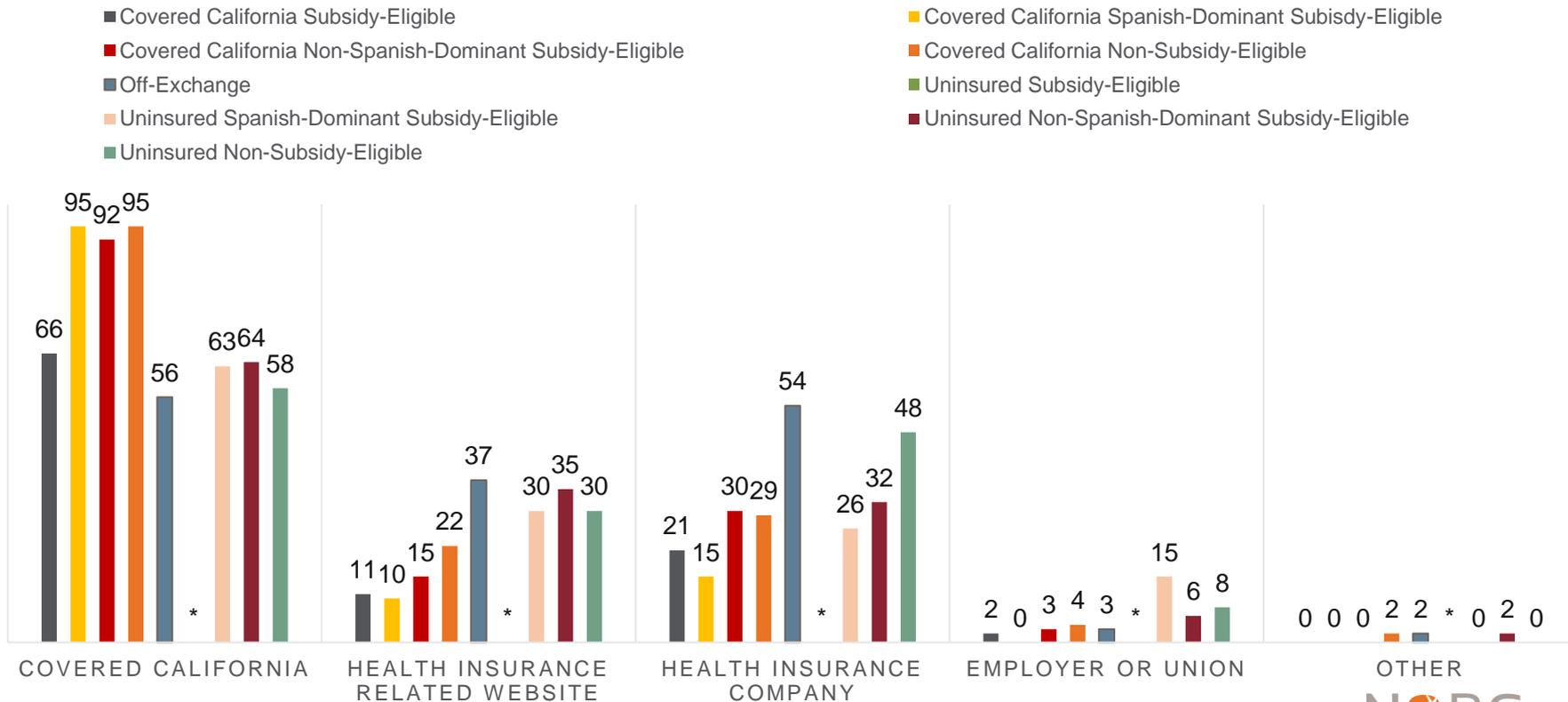
## WEBSITES USED BY GENERAL INFORMATION SEEKERS

- Covered California Subsidy-Eligible
- Covered California Non-Spanish-Dominant Subsidy-Eligible
- Off-Exchange
- Uninsured Spanish-Dominant Subsidy-Eligible
- Uninsured Non-Subsidy-Eligible
- Covered California Spanish-Dominant Subsidy-Eligible
- Covered California Non-Subsidy-eligible
- Uninsured Subsidy-Eligible
- Uninsured Non-Spanish-Dominant Subsidy-Eligible



# Major Findings from the 2018 CHIAS

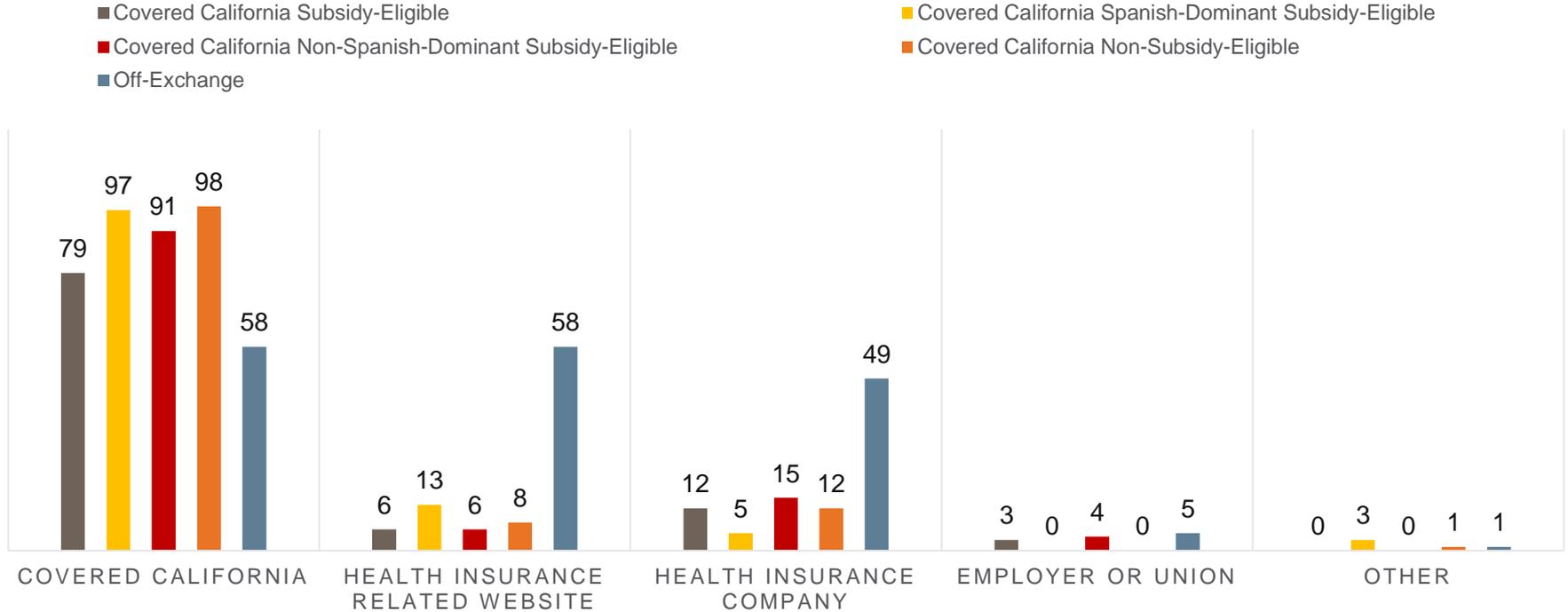
## WEBSITES USED BY SHOPPERS\*



\*Uninsured Subsidy-Eligible not presented due to unreliable data

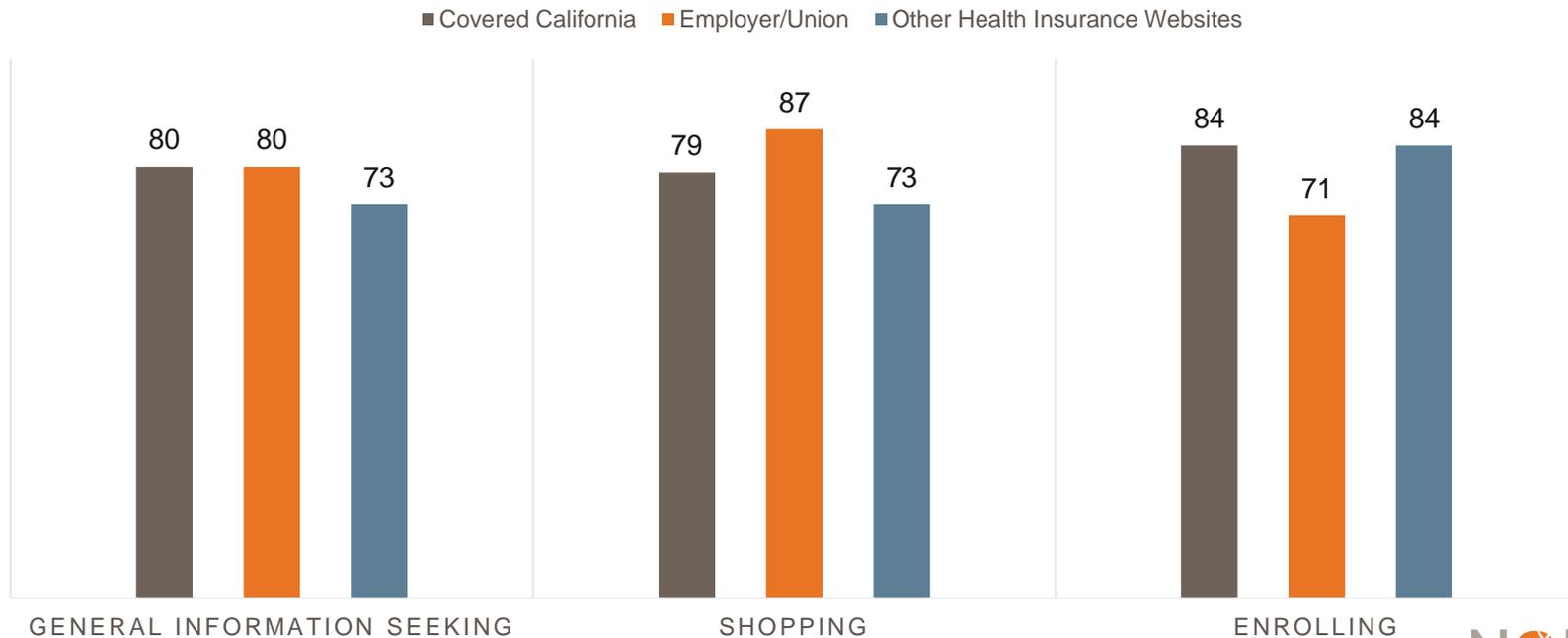
# Major Findings from the 2018 CHIAS

## WEBSITES USED TO ENROLL



# Major Findings from the 2018 CHIAS

## WEBSITE SATISFACTION PERCENTAGES ACROSS THREE CATEGORIES OF HEALTH INSURANCE WEBSITE TYPES

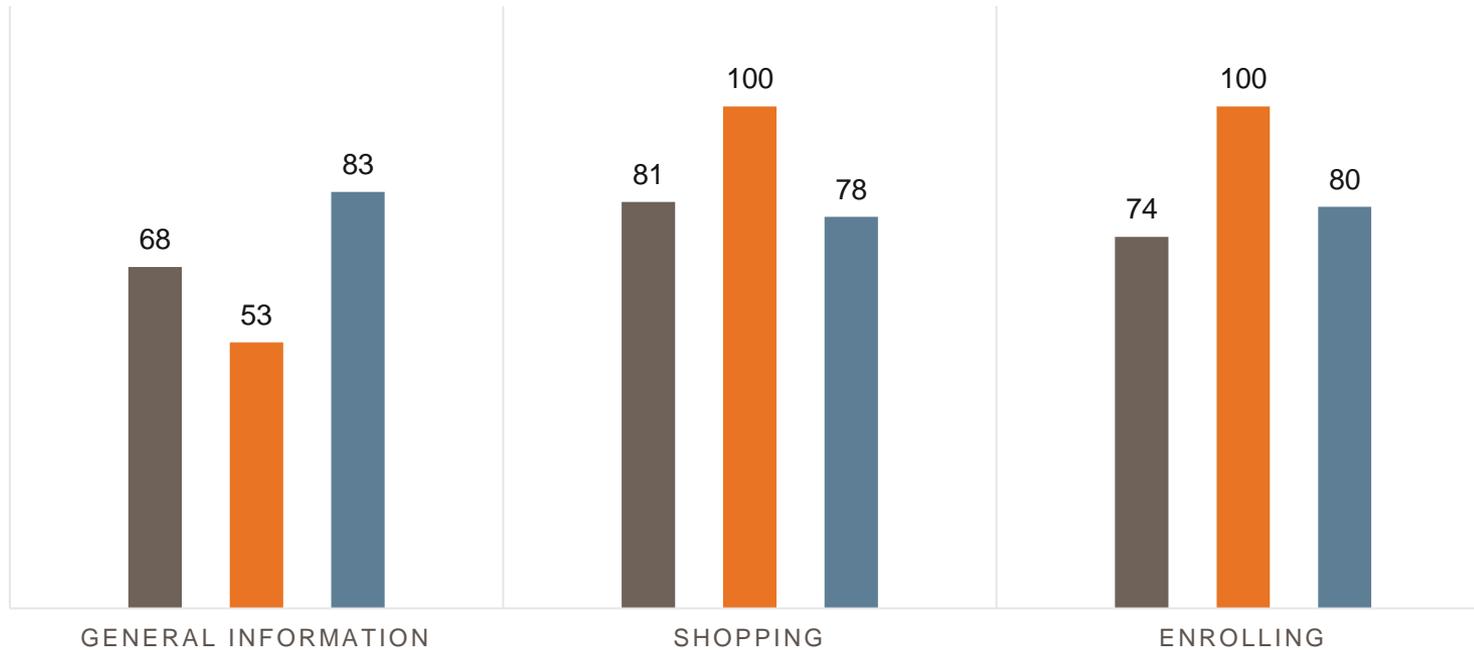


- 10. Covered California toll-free number satisfaction scores benchmark somewhat lower than other service center scores**

# Major Findings from the 2018 CHIAS

## TOLL-FREE NUMBER SATISFACTION PERCENTAGES ACROSS THREE CATEGORIES OF TOLL-FREE NUMBERS

■ Covered California ■ Employer/Union ■ Other Health Insurance



# 2019 CHIAS Survey

- 2019 survey currently in progress
  - Sample size – increase in sample size from 2018:  $n= 3,577$
  - 26-54 year old, California legal resident involved in insurance making decisions
  - English and Spanish languages
  - Sample sources: probability and non-probability based
  - Sample groups:
    - Insurance status: Uninsured and Insured
    - Hispanic Ethnicity by Spanish Dominance
    - Race – African American, Asian or Pacific Islander, and Other
    - Rural Status – Rural/Not Rural
  - 2019 survey results analysis to be conducted in April – June

# Preferred Delivery Method – Getting Information

Face-to-face is the top preferred method to get information about Covered CA, especially for Spanish Dominants. Phone ranks nearly as high overall, and is the top choice among African Americans.

| Rank in Top 3                                      | Total (A) | Multi-Segment (B) | African American (C) | Spanish Dominant (D) | Acculturated Latinos – Bil. (E) | Non-Subsidy Eligible (F) |
|--|-----------|-------------------|----------------------|----------------------|---------------------------------|--------------------------|
| <b>Face-to-face with an expert in my community</b> | 69%B      | 61%               | 72%B                 | 79%ABF               | 79%BF                           | 65%                      |
| <b>Over the phone</b>                              | 64%F      | 60%               | 74%ABF               | 72%BF                | 70%F                            | 56%                      |
| <b>Online by myself</b>                            | 48%       | 58%ACDE           | 45%                  | 38%                  | 41%                             | 47%                      |
| <b>Live online chat</b>                            | 40%C      | 44%C              | 28%                  | 35%                  | 35%                             | 51%ACDE                  |
| <b>Through email</b>                               | 36%       | 37%               | 34%                  | 31%                  | 33%                             | 39%                      |
| <b>Have an agent call me</b>                       | 31%       | 30%               | 38%                  | 32%                  | 33%                             | 27%                      |
| <b>Through social media (e.g., Facebook)</b>       | 12%       | 12%               | 9%                   | 12%                  | 9%                              | 15%                      |

**Q18.** Finally, how would you prefer to interact with Covered California? Please tell us your most preferred communication methods to get more information/learn about your options. Please rank all with 1 being your most preferred method.

**BASE:**  
 N=670 Total  
 N=193 Multi-Segment  
 N=113 African American  
 N=112 Spanish Dominant  
 N=81 Acculturated Latinos  
 N=171 Non-Subsidy Eligible

**Sig Test (A, B, C, D, E, F)**  
 Letters represent significant difference at 95% confidence level

# Preferred Delivery Method – Enrolling

For enrolling, Spanish Dominants, African Americans, and Acculturated Latinos still prefer face-to-face, while Multi-Segment and Non-Subsidy Eligible prefer to enroll online on their own.

|  | Total (A) | Multi-Segment (B) | African American (C) | Spanish Dominant (D) | Acculturated Latinos – Bil. (E) | Non-Subsidy Eligible (F) |
|--|-----------|-------------------|----------------------|----------------------|---------------------------------|--------------------------|
| <b>Face-to-face with an expert in my community</b> | 45%BF     | 36%               | 57%ABF               | 63%ABF               | 51%BF                           | 34%                      |
| <b>Online by myself</b>                            | 36%D      | 46%ACDE           | 29%                  | 22%                  | 26%                             | 43%CDE                   |
| <b>Over the phone</b>                              | 19%       | 18%               | 14%                  | 15%                  | 23%                             | 23%                      |

**Q18\_2.** What about for enrolling? Please tell us your most preferred method of enrollment with Covered California. Please rank all, with 1 being your most preferred method.

**BASE:**  
 N=670 Total  
 N=193 Multi-Segment  
 N=113 African American  
 N=112 Spanish Dominant  
 N=81 Acculturated Latinos  
 N=171 Non-Subsidy Eligible

**Sig Test (A, B, C, D, E, F)**  
 Letters represent significant difference at 95% confidence level

Break  
**10 Minutes**



MOEA Advisory Members  
Feedback Discussion  
**George Balteria**



# OE6 OUTCOMES AND LESSONS LEARNED

- What was your experience this enrollment?
  - Carrier
  - Consumer Advocates
  - Agencies
  - Enrollers
- Public charge: quantifying the effects and what can be done to influence affected populations to enroll/maintain coverage.
- What specific populations should we (agents, enrollment assisters, advocates) be outreaching/in-reaching to right now?

# INCREASING AWARENESS OF FINANCIAL ASSISTANCE

- Has there been any improvement in awareness?
- Where is this messaging most effective?
- What is the best way to get in front of a consumer that is not aware of financial assistance?
- Who is the community that needs this education the most?

# IMPROVING RETENTION

- How was the retention experience in your organization?
- What can be done to increase retention?
- What are the current procedures in the call center if a person calls to cancel?

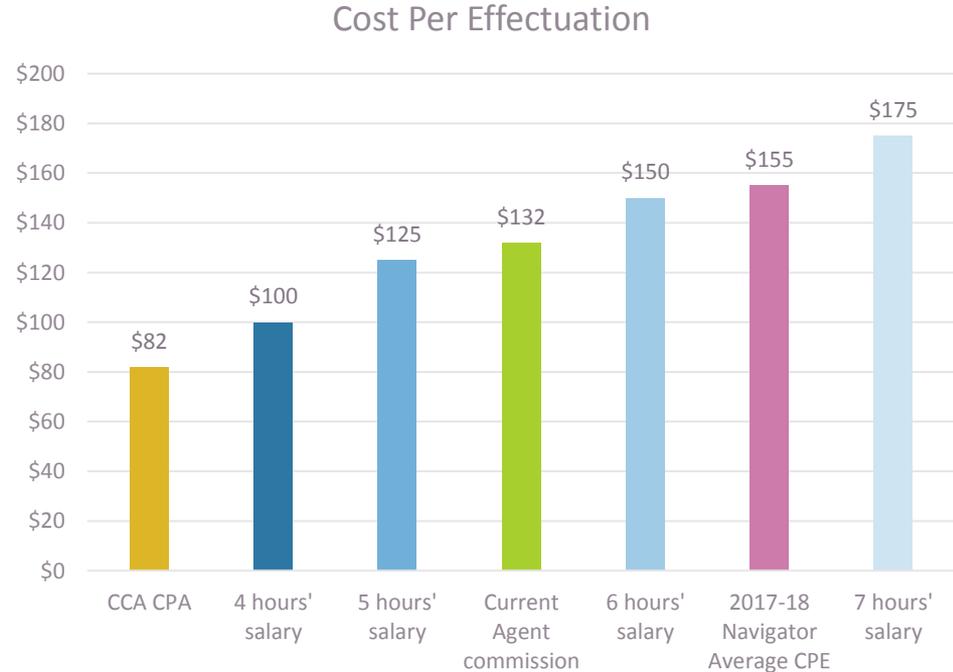
Closing  
**Thank you!**



# APPENDIX

# BENCHMARK COMPARISON FOR ESTABLISHING FUNDING FOR NAVIGATORS

- Covered California cost per acquisition benchmark (CCA CPA) of \$82 is based on marketing expense as a share of lifetime value of account annualized
- \$25/hr basis for hour's salary benchmark
- Weighted average agent commission is \$132 per member per year
- 2017-18 average funding vs. new model productivity equals \$155 for today's Navigator funding benchmark



|   |                |                |                |                |                |                |                |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Total Navigator Grant assuming 41,000 effectuation basis -  | <b>\$3.8MM</b> | <b>\$4.4MM</b> | <b>\$5.3MM</b> | <b>\$5.5MM</b> | <b>\$6.1MM</b> | <b>\$6.3MM</b> | <b>\$6.8MM</b> |
| Grant as a % of Covered California 2018-19 \$340MM budget - | 1.1%           | 1.3%           | 1.6%           | 1.6%           | 1.8%           | 1.8%           | 2.0%           |



# COVERED CALIFORNIA NAVIGATOR PROPOSED SCOPE OF WORK 2019-2022

- The following is a broad scope of the major expectations of Navigator organizations.
- Agree to a performance goal, assist consumers enroll with Covered California, and maintain expertise in eligibility and enrollment
- Submit strategic work plan and campaign strategy, submit bi-monthly reports, collaborate with Covered California staff on outreach efforts, and serve underserved or vulnerable populations
- Ensure consumer assistance is culturally and linguistically appropriate for population served, accessibility to consumers with disabilities, and that no consumer is left behind
- Ensure that counselors comply with program requirements such as annual training and certification, following policy, and maintaining active contact information
- **NEW FOR 2019 – Promote Covered California eligibility and enrollment through earned media and social media platforms, and report key metrics on a bi-monthly basis**

# NEW FUNDING TO REACH TARGETED AREAS

- Navigators currently reach 72% of population within 15-minute drive time
- Navigators + uncompensated Certified Application Entities reach 91% of population within 15-minute drive time
- Densely-populated urban areas have an adequate certified counselor presence
- Identified 37 zip codes that are not within 15-minute drive time of certified counselor locations where total resident population in zip code exceeds 1,000 people
- Grouped zip codes by meta-region to establish “sales territories” for pilot project